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ABSTRACT

The future financing of postsecondary education is a critical issue facing those charged with national and state educational policy. Questions regarding pricing, financial aids, the methods of support, and the impact of various policies on accessibility and educational quality are hotly debated in Congress and in every state. To determine how financial responsibility for postsecondary education can be allocated so as to achieve the best ends, this report focuses on how students in Montana currently finance their postsecondary education and the adequacy of student resources to meet educational costs. This report provides answers using information reported by students in public postsecondary education in January 1974. Included in the study is methodology; educational characteristics of the student in Montana's postsecondary institutions; the costs of postsecondary education in Montana (divided by educational expenses and maintenance expenses); students' dependence, independence, and parental income; the family contribution to educational expenses; and financial aid. Appendixes include the members of the survey research group, the student questionnaire, and supplementary tables. (Author/PG)

STAFF REPORT NO. 4
STUDENT NEEDS AND RESOURCES IN MONTANA POST-SECONDARY EDUCATION

Prepared for

COMMISSION ON POST-SECONDARY EDUCATION
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INTRODUCTION

The future financing of post-secondary education is a critical issue facing those charged with national and state educational policy. Questions regarding pricing, financial aids, the methods of support and the impact of various policies upon accessibility and educational quality are hotly debated in Congress and in every state. Recent reports by study groups including the Carnegie Commission on Higher Education, the Committee for Economic Development, and the National Commission on the Financing of Post-Secondary Education have informed these discussions. The importance of the issues is intensified by changing enrollment patterns, the prospect of a "steady state" or decline in students faced by many institutions and the financial difficulties confronting post-secondary education.

The Montana Commission on Post-Secondary Education is charged with comprehensive planning for the future of the state's post-secondary education system. As part of its charge the Commission has raised the following questions regarding finance:

> How can financial responsibility for post-secondary education be allocated so as to achieve our goals?
>
> -- Who should pay and how much? The state? Parents? Students? Local communities? Others who benefit from post-secondary education?
>
> -- How should the state fund its portion of post-secondary education costs (e.g., direct institutional support, direct student support, etc.)?
>
> -- Who should receive subsidized education (in whatever form)?

-- What would be the effect of alternative funding mechanisms on access to post-secondary education?

-- Should the state provide student financial aids? To whom? How much?

In order to deal with these issues, it is first necessary to learn about how students in Montana currently finance their post-secondary education and the adequacy of student resources to meet educational costs. This report provides answers to these questions, using information reported by students in public post-secondary education in January 1974. The information contained herein will be a major factor in the Commission's deliberations regarding the financing of Montana post-secondary education.

The cooperation and assistance of the institutions of post-secondary education made it possible to collect this information. The Commission's Technical Advisory Group on Survey Research, whose names are listed in Appendix A, reviewed the SRS questionnaire and a draft of this report. Their role was to provide criticism and suggestions and to oversee the administration of the survey at their respective units. However, the members of this committee are not responsible for the contents of this report. The questionnaire utilized for this study was developed by the College Entrance Examination Board which was responsible for key punching, analysis and for providing a detailed report to each participating institution, as well as to the Commission. Edmund C. Jacobson directed the project for the College Board and his assistance and responsiveness to the needs of the Commission are acknowledged. The Commission was very fortunate to obtain the services of William D. Van Dusen who prepared this report, which is a major contribution to our work.

Finally, the students throughout Montana post-secondary education who took time at registration, a traumatic experience in the life of any student, to complete the Student Resources Survey questionnaire, have our gratitude and appreciation.

Chapter I

Methodology of the Study

The data used in this study were collected during January and February, 1974, through the Student Resource Survey of the College Entrance Examination Board. The Student Resource Survey (SRS) is a data collection and analysis system developed by the College Board to assist institutions and agencies in studying the methods students use to finance the costs of post-secondary education.

The SRS collects information directly from students. The basic instrument is a 64-item questionnaire which is administered anonymously. For that reason, it is not possible to conduct any follow-up for missing data, and no information is available about students who chose not to participate in the study. A copy of the SRS questionnaire used in this study is attached as Appendix B. For this study, university system and private college students were instructed to respond to Question 6 (class load) as less than half-time if they were carrying less than 8 credits (less than 6 for community college students and less than 10 hours per week for vo-tech students); between half-time and full-time if they were carrying from 8 to 14 credits (from 6 to 11 for community college students and from 10 to 19 hours per week for vo-tech students); and full-time if they were carrying 15 or more credits (12 or more for community college students and 20 or more hours per week for vo-tech students). For purposes of the analysis, all those who responded that they were less than half-time were eliminated.

The student response forms were forwarded to the College Board where they were key-punched and processed using a computer system developed for the SRS. The raw data supplied by the students were analyzed to provide distributions of the responses to individual items and means for those items with a meaningful numeric response. Cross tabulations of the basic items were made to provide information about the interaction of such characteristics as ethnic background and family income. A detailed analysis of the local questions was also prepared. In addition to summarizing and tabulating

the individual responses provided by the students, the SRS data analysis system combined many items to generate new information that might otherwise have been impossible to obtain. For example, the separate responses about place of residence, amount of support from parents and guardians, and tax dependency status were combined to calculate a dependency status based on the rules and regulations issued by the federal government for their financial aid programs.

Construction of the Study Groups

Fourteen of the public post-secondary institutions and two of the private institutions in Montana agreed to participate in this study. Because the total number of questionnaires returned by the two private institutions was less than 500, they have not been included in the analysis. Table 1 on the following page provides a detailed description of the participation by the individual institutions in the study.

It should be noted that the following definition of student was used for the purpose of the survey: "full-time and part-time, regularly-enrolled, resident, credit students", thus at some institutions, there is a difference between the total enrollment figure and the figure for the total number of students to whom the SRS was administered.

Usable responses were received from 10,869 students, which represents 45.3 percent of the total number of students to whom the SRS was administered. Responses from the public four-year institutions represented 40.9 percent of the total number of students to whom the SRS was administered, from the community colleges 78.4 percent and from the vocational-technical centers 71.7 percent. Within the four-year group, participation ranged from 84.9 percent at Western Montana College to 25.5 percent at Eastern Montana College. At the community colleges, nearly 9 students out of 10 returned questionnaires except at Miles, where 5 out of 10 participated. Participation by the vocational-technical centers ranged from 85.2 percent at Billings to 53.1 percent at Great Falls.

Although separate reports have been prepared for each

Table 1
Participation in the Student Resource Survey

Institution	Column #1 Enrollment To which SRS Administered	Column #2 Usable SRS Responses	Column #3 Usable SRS Responses as a % of Enrollment to Which SRS Adm.	Column #4* Enrollment to which SRS Administered as a % of Total	Column #5** Usable SRS Responses as a % of Total
Four-Year Institutions					
University of Montana	8,324	3,048	36.6	34.7%	28.0%
Montana State University	7,466	3,146	42.1	31.1	28.9
Western Montana College	584	496	84.9	2.4	4.6
Eastern Montana College	2,740	699	25.5	11.4	6.4
Northern Montana College	1,018	608	59.7	4.2	5.6
Montana College of Mineral Science and Technology	702	530	75.5	2.9	4.9
Total, Four-Year	20,834	8,527	40.9	86.8	78.4
Community Colleges					
Dawson	352	304	86.4	1.5	2.8
Flathead Valley	600	536	89.3	2.5	4.9
Miles	372	198	53.2	1.6	1.8
Total, Community Colleges	1,324	1,038	78.4	5.5	9.6
Vocational-Technical Centers					
Billings	270[1]	230	85.2	1.1	2.1
Butte	279	210	75.3	1.2	1.9
Helena	387	306	79.1	1.6	2.8
Missoula	587	393	67.0	2.4	3.6
Great Falls	311	165	53.1	1.3	1.5
Total, Vocational-Technical	1,834	1,304	71.1	7.6	12.0
Total, All Institutions	23,992	10,869	45.3	100.0	100.0

[1] Enrollment as of December 1, 1973

* Institutional figures in Column #1 are divided by the total figure for all institutions at the bottom of Column #1.

** Institutional figures in Column #2 are divided by the total figure for all institutions at the bottom of Column #2.

of the institutions which participated in the study, for purposes of this analysis, the responses of the individual institutions have been grouped by segment and aggregated for all institutions in the state. The analyses which follow will be based on the following groups:

All Institutions	10,869
Four-Year Institutions	8,527 (78.4%)
Community Colleges	1,038 (9.6%)
Vocational-Technical Centers	1,304 (12.0%)

Representativeness and Reliability of the Data

As indicated earlier, the Student Resource Survey collects anonymous, unverified responses to a series of questions, about half of which ask for descriptive information on student characteristics (sex, class, place of residence, etc.) and half of which ask for specific financial information (parental income, college costs, indebtedness, etc.). A review of the questionnaire will demonstrate that almost all of the questions concern items that a student should reasonably be expected to answer about himself. The only exceptions are the questions concerning parental income and the tax dependency status of the student and his siblings.

Any research based on anonymous questionnaires has inherent in it a number of problems. Students were told that they need not answer any questions to which they objected. In spite of that, those students who responded answered nearly every question. 94.8 percent answered the first question; 93.2 percent answered the last. On the question about ethnic group membership, which frequently is "unpopular" with students, 98.9 percent gave a specific response. On the question about parental income, only 10.3 percent of the students did not respond. As one would expect, some students expressed their displeasure at being asked to complete the form by providing answers that were logical impossibilities (although often quite creative). In general, however, the number of apparent aberrations was small and did not have much impact on the sample populations. The student responses were internally consistent and appeared to be honest attempts to answer the questions.

Another difficulty relates to whether the students answered the questions that were asked or whether they responded to a differing perception of what the question meant. Two areas contain apparent perceptual problems. Student reported costs of attendance are generally less than those which are estimated by the institutions. It would appear that the students reported only their actual out-of-pocket expenses and did not include some of the indirect expenses which they might not perceive as being "college related" such as medical insurance or dental bills. The second area relates to the kinds of resources that the students reported as available. Financial aid terminology is confusing. While a student would have a good idea of the amount that he received in gift assistance, his understanding of the differences between state, federal, and institutional grants might not be as complete -- and his ability to distinguish between on-campus

employment funded from federal or institutional sources might be even less. Nonetheless, it is likely that the total amounts reported in the various types of resources are accurate reflections of their availability.

The Student Resource Survey has been used by other institutions and agencies for research and planning. Surveys have been conducted on a statewide basis by California, Oregon, Pennsylvania, and Washington. In those studies where independent comparison data were available, the original research staffs and representatives of the participating institutions indicated that the results were representative and justified a high level of confidence. In the California study, the official statement of the University of California indicated that ". . . The University of California considers the SRS sample to be representative of the . . . student population," and the California State University and College representative indicated that "no evidence was found to indicate that significant systematic bias was operant in the responding population." The research staff in Washington compared SRS responses with independent data, and concluded that "the survey results appear to be acceptable, useful, and sufficiently reliable for planning, projecting, and reporting purposes."

Data from the previous four studies were by the National Commission on the Financing of Post-Secondary Education in the preparation of their analysis. It may have also been used by the United States Office of Education in a number of studies, including one estimating the impact of different levels of funding of the BEOG program on specific subsets of students.

As a part of the Oregon study, a small sample of participating students were identified, and follow-up was made with their parents to obtain data to verify the student responses. In an unpublished doctoral dissertation, one of the Oregon researchers reported "matched students and parents were compared in the area of total cost and total resources. The means reported by students and parents in both these categories were statistically not different. It would appear that the student reported data of the SRS is valid for the purpose of financial aid allocations."

Comparison of the group responses to the SRS in Montana with such outside data as are available does not indicate any substantial bias in the study results. When student reported parental income is compared with the parent reported income summarized by the College Scholarship Service, for example, 17.8 percent of parents report their income as less than $6,000 while 18.4 percent of students report that their parents have such income — a difference of only 0.6%. (A more complete discussion of comparisons of parental income is included in Chapter IV of this report.)

Chapter II

The Student In Post-Secondary Education in Montana

In order to fully understand how students finance their education, it is necessary to have an understanding of their personal characteristics. About one-half of the questions on the Student Resource Survey relate to basic personal and academic characteristics of the respondents. This Chapter provides a description of the students enrolled in public post-secondary education in the State of Montana in the winter of 1973-74.

Because of rounding, some of the percentages may not total exactly 100.0.

Nearly six out of ten students in Montana are men. At all institutions, 58.7 percent are male, at the four-year institutions 59.2 percent, at the two-year institutions 58.5 percent, and at the vocational-technical institutions 57.0 percent. The youngest students are enrolled at the four-year institutions, where the average age is 22.4 years. The oldest are at the vocational-technical institutions, with an average age of 23.8. Table 2, below, shows the mean age for all segments, and Table C-2 in Appendix C provides a distribution of the ages.

Table 2

Mean Age of Respondents

All Institutions	22.7
Four-Year Institutions	22.4
Two-Year Institutions	23.3
Vocational-Technical Institutions	23.8

The vast majority of students describe themselves as Caucasian or White, with more than 90.0 percent applying this description to themselves. The smallest percentage

of non-white enrollment is at the four-year institutions where 7.9 percent describe themselves as members of an ethnic minority; the largest percentage of non-whites is at the community colleges, with 10.0 percent ethnic minority students. Students who describe themselves as American Indians make up the largest ethnic minority group on all campuses; students who describe themselves as Oriental make up the smallest minority group. Table 3 on the following page presents the ethnic makeup of the various segments.

Table 3

Ethnic Group Membership of Respondents

Ethnic Group	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
American Indian	3.5%	3.2%	5.6%	3.4%
Black, Afro-American, Negro	.7	.7	.2	.2
Caucasian, White	91.8	92.1	90.0	91.4
Chicano, Mexican American	.7	.6	.7	1.2
Oriental, Asian American	.5	.6	.7	.2
Other Spanish-Speaking American	.2	.2	.2	.5
Other	2.7	2.6	2.6	3.0

In terms of absolute numbers, the students who make up the different ethnic minority groups are very small, particularly at the two-year and vocational-technical institutions. For subsequent analyses, some of the groups will be combined and shorter labels will be applied to them:

White = Caucasian, White
Black = Black, Afro-American, Negro
Chicano = Chicano, Mexican American, and Other Spanish-Speaking
Indian = American Indian
Other = Oriental, Asian American, and Other

The term Chicano was selected because among those students who described themselves as Chicano, Mexican American, and Other Spanish-speaking American, this appeared to be the preferred designation.

In the total sample, nearly three out of four students reported themselves as never married. At the four-year institutions the percentage was 76.2 never married, at the two-year institutions 68.9 percent, and at the vocational-technical institutions 64.0 percent. Between 20 and 27 percent of the respondents were presently married, with the balance separated, divorced, widowed, or other. At all institutions, only 43.8 percent of the graduate students were never married. The following table shows the student reported marital status for the various study groups:

Table 4

Marital Status of Respondents

Status	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Never Married	73.4%	76.2%	68.9%	64.0%
Married	22.3	20.6	24.2	27.3
Separated	.6	.5	1.2	1.2
Divorced	2.6	1.8	4.5	5.5
Widowed	.4	.3	.4	.8
Other	.7	.6	.9	1.2

About one-eighth (12.6 percent) of the students in the total sample reported that they had children dependent on

them. The average for all students with dependents was 1.9 children. Students with dependents at the two-year institutions had the highest average number, 2.2 children, and those at the four-year institutions the smallest, 1.8 children. Those at the vocational-technical institutions reported an average of 1.9 children. Table C-3 in Appendix C provides a distribution of the number of dependent children for all of the study groups.

Educational Characteristics

The following table shows the reported class level of the respondents in all institutions, the four-year institutions, and the two-year institutions. The small percentage of students at the two-year institutions who describe themselves as upper-division and graduate students is accounted for by students attending the two-year institutions for self-enrichment or makeup courses. The same can be said for the high school seniors.

Table 5

Class Level of Respondents

Level	All Institutions	Four-Year Institutions	Two-Year Institutions
High School Senior	.9%	.3%	2.4%
Freshman	32.9	25.9	59.8
Sophomores	21.7	21.1	33.2
(Lower Division)	(55.5)	(47.3)	(95.5)
Juniors	17.5	21.5	1.9
Seniors, including fifth-year undergraduates	19.6	23.2	1.2
(Upper Division)	(37.1)	(44.7)	(3.1)
Graduate	7.4	8.0	1.5

Students who described themselves as Black were less likely to be in the lower division than any other group. Only 46.5 percent of the Black students reported themselves in the lower division. Chicano students were slightly more likely to be in the lower division, with 58.5 percent; Indian students were substantially enrolled in the lower division, with 64.7 percent. The largest percentage of high school students were among the Indians, presumably because of special programs which bring them to the college campus for preparatory or remedial work prior to graduation. Table C-4 in Appendix C provides the complete distribution of class level by ethnic group membership.

As might be expected, the vast majority of students were legal residents of the State of Montana. At all institutions 86.1 percent were residents, with 95.8 percent at the community colleges and 97.7 percent at the vocational-technical institutions coming from Montana. Table C-5 in Appendix C describes the residence status for tuition purposes at the various segments. This study included only those registered for at least a half time course load. Within that group, nearly seven out of eight were attending on a full-time basis. The largest percentage of half-time students was at the four-year institutions, the smallest at the vocational-technical institutions. Table C-6 in Appendix C provides the distribution of full-time and half-time students in the various study groups.

At the four-year institutions, slightly more than two-thirds of the students had been admitted as first-time freshmen, with less than one in ten coming from an in-state or out-of-state community college. At the two-year and vocational-technical institutions more than three-fourths of the students had been admitted as first-time freshmen. The following table shows the method of admission at the various segments:

Table 6

Methods of Admission to Present Institution

How Admitted	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Freshman	67.7%	65.9%	76.4%	75.5%
Community College Transfer				
In-State	4.7	5.4	2.4	1.9
Out-of-State	3.8 (8.5)	4.3 (9.7)	2.9 (5.3)	.4 (2.3)
Four-Year Transfer				
In-State Public	6.8	7.4	6.5	3.3
In-State Private	1.4	1.7	.2	.3
Out-of-State	6.0 (14.2)	7.1 (16.2)	3.6 (10.3)	.4 (4.0)
Graduate Student	4.4	5.2	1.1	1.9
Other	5.2	3.1	7.0	16.2

The largest percentage of students who reported they were admitted as community college transfers was in the Black group. 13.9 percent of all Black students indicated that they had transferred from an in-state community college and 9.7 percent transferred from an out-of-state community college. In all other ethnic groups the method of admission was generally similar to that of the total population.

The table on the following page shows the academic programs in which the respondents were enrolled. The largest groups were in business administration, humanities, sciences, and education. At the two-year institutions the largest percentages had not declared majors or intended to pursue courses in business administration. Business administration and nursing, together with undeclared majors, were the most popular at the vocational-technical institutions. At the vocational-technical, nearly

Table 7

Academic Programs of the Respondents

Program	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Agricultural Science	6.2%	6.4%	8.9%	3.4%
Business Administration	12.7	10.8	18.1	23.0
Humanities or Social Science	14.1	15.4	12.9	.4
Physical and Life Science, Mathematics	11.1	12.5	5.7	3.4
Engineering, Architecture	8.6	9.7	4.8	4.4
Education	15.9	17.8	9.0	1.5
Nursing	7.2	6.3	7.2	17.8
Health Professions	5.0	5.2	2.6	5.5
Law	1.5	.9	7.0	.4
Undeclared Major	17.8	14.9	23.8	40.3

two-thirds of the women were enrolled either in business administration (32 percent of women) or nursing (31 percent of women), while nearly two-thirds of the men reported undeclared majors (60 percent). This is probably because the curricular choices in the Student Resource Survey were more directed at those enrolled in degree-programs. The women at the vocational-technical institutions found curricular choices which approximated their present goals, while the men who might have been enrolled in an automobile mechanics course, did not.

Students in ethnic minority groups were somewhat more likely to be enrolled in humanities, social science, and education programs than were White students. Table C-7 in Appendix C provides information about the academic programs of students in the various ethnic groups. The following table presents the mean student-reported grade-point averages of the different ethnic groups:

Table 8

Mean Student-Reported Grade-Point Averages

White Students	2.9
Indian Students	2.6
Black Students	2.7
Chicano Students	2.7
Other Students	2.9

Table C-8 in Appendix C shows the percentage of students in each ethnic group who reported differing grade-point averages.

More than three-quarters of the students in the survey groups anticipate completing the requirements of the baccalaureate degree at their present or a different institution -- and more than one-third anticipate completing the requirements of a graduate degree. The following table shows the degree aspirations of students at the different segments:

Table 9

Degree Aspirations of the Respondents

Ultimate Degree	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Doctorate	11.1%	13.0%	6.9%	1.6%
Masters	22.5	26.9	13.0	1.8
Bachelors	44.9	53.1	23.9	4.2
Associate	7.3	3.2	44.8	5.1
Certificate	14.2	3.8	11.4	87.3

More than 90 percent of the students enrolled at the four-year institutions anticipate at least a bachelor's degree, while less than 44 percent of those at the two-year institutions anticipate transferring and completing the upper division. At the vocational-technical institutions very few students plan to seek more than a certificate or other non-degree goal. This is unlike the situation in other states. In California, for example, more than 65 percent of the students in the community colleges anticipated subsequent transfer to complete at least the requirements of the bachelor's degree. In Washington, 58.8 percent of students presently enrolled in community colleges anticipated ultimate receipt of at least a bachelor's degree.

Black and Chicano students had the highest educational aspirations of any ethnic group, with 48.5 percent of the Chicanos and 42.0 percent of the Blacks anticipating graduate degrees. This compared with 33.0 percent of the White students and 30.7 percent of the Indians. Blacks had the highest percentage anticipating completion of at least a bachelor's degree, 86.9 percent,

and Indians the lowest, 71.6 percent. Table C-9 in Appendix C shows the degree aspirations of all students in the various ethnic groups.

In the total population, only 5.0 percent of students indicated that they would temporarily or permanently discontinue their educations next year without receiving their certificate or degree. A smaller group, 4.6 percent, at the public four-year institutions indicated that they would stop or dropout. At the two-year and vocational-technical institutions 6.0 percent and 6.5 percent respectively indicated that they would not be back next year. A large group, 31.6 percent, of the students at the vocational-technical institutions indicated that they would receive their degree or certificate during this year. The following table describes the plans for the 1974-75 academic year for students in the study group:

Table 10

Students Plans to Return to School

Plans	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Will Return	83.6%	86.8%	86.3%	61.9%
Will Receive Degree	11.5	8.6	7.7	31.6
Will Stop-out and Return Later	3.4	3.4	4.2	2.6
Will Drop-out	1.6	1.2	1.8	3.9

Black and Chicano students are more likely to be planning to discontinue their education next year than are others. 12.1 percent of the Chicanos and 5.8 percent of the Blacks do not plan to return next year. Interestingly enough, these groups also have the highest percentage of students anticipating receipt of their degrees, 16.5 percent and 14.7 percent respectively. The lowest attrition rate is reported by the Indian students, 4.0 percent of whom anticipate not returning next year, and also the lowest percentage of students anticipating receipt of their degrees, 10.4 percent. Table C-10 in Appendix C shows the future plans of the students in different ethnic groups.

Chapter III

The Costs of Post-Secondary Education in Montana

Meeting the costs of a post-secondary education is a problem that is quickly becoming a major one for many families across the country. Not only the lower income family, but the middle and upper income families are finding it increasingly difficult to meet these costs. Not only do parents and students need information about costs in order to adequately plan to meet them, but institutional financial aid administrators need to have more accurate information so that in establishing their awards they can fairly reflect the costs the students must meet.

In addition, state planning agencies such as the Commission on Post-Secondary Education need to have accurate data on present costs as they consider the implications of changes in fee structures and shifts in programs. An increase in tuition of $100, when viewed in isolation, may not seem a major obstacle. But when added to a $2,000 bill for room, board, books, supplies, transportation, and other expenses, it can be enough to drastically change college-going patterns.

The purpose of this chapter is to present information about the educational and maintenance budgets of those students who participated in the Student Resource Survey. Where available, data from other sources will be used to supplement that collected in Montana.

Educational Expenses

The two items generally considered as direct educational expense not subject to student or parental choice (except before the fact in deciding which institution to attend) are the charges for instruction and services provided by the institution -- tuition and fees -- and the books, supplies, and other course materials needed to supplement the instructional program.

The following table shows the mean amount reported by students for their tuition and fees for the 1973-74 academic year:

Table 11

Mean Student Reported Tuition and Fees

All Institutions	$555
Four-Year Institutions	631
Two-Year Institutions	263
Vocational-Technical Institutions	150

Inspection of these means would suggest that the students were overestimating the amounts paid in tuition and fees as compared with the officially reported institutional charges. There are several reasons which explain this apparent over-reporting.

First, the means calculated in the Student Resource Survey analysis are based on the midpoints of dollar ranges reported by the students, rather than on actual dollar amounts. At the public four-year institutions, where the undergraduate resident tuition and fees for three quarters is about $470 overall, 43.4 percent of the students reported tuition and fees within the interval $401 to $600. However, nearly 14 percent of the students in the University system are not legal residents of Montana, and consequently must pay tuition of nearly $1,800. If the SRS-calculated mean of $631 is recalculated with weighting for the resident/non-resident distribution, it would be $691 -- a value $60 higher than the SRS mean. Because the study group includes some students who may have attended less than half-time in the fall quarter, and some who may not have attended at all in the fall, the reported value of $631 probably represents a fair estimate of the average paid by all students in the study group.

At the community colleges, reported tuition and fee charges range from $210 to $262 for the normal nine-month academic year. 45.7 percent of the respondents indicated tuition and fees in the $201 to $400 interval, and an

additional 38.5 percent reported between $1 and $200. Only 15.8 percent of the respondents reported amounts in excess of $400, which would indicate that most represented fairly accurately the true charges. The SRS does not collect information about whether respondents live in or out of the community college district -- and some portion of those attending community colleges probably do pay out-of-district charges. A small number also pay out-of-state charges at the community colleges. For these reasons, it would seem that the mean value of $263 is not significantly inaccurate.

It would appear on the surface that $100 would be the appropriate mean for tuition and fees at the vocational-technical institutions, rather than the $150 calculated from the student-reported responses. However, the less-than-standard method in which the state, district, and supplies charges made to students in these institutions is applied would indicate some confusion and would substantiate student reporting of amounts in excess of the published estimates. In fact 91.9 percent of the students reported tuition and fees in the $1 to $200 interval. It would appear that the calculated value may accurately reflect the perceptions of the students as to the amounts they are paying.

Table D-1 in Appendix D provides the distributions of reported tuition and fees for all students in the study groups.

While somewhat more subject to the control of the student than is the amount of tuition and fees, the amounts spent for books, supplies, and course materials is generally more a function of institutional control (through curricular requirements, availability of subsidized bookstores, etc.). If a course requires five books, the student has little option to choose to economize through purchasing only three books. For this reason, the amounts of books and supplies are included under educational expenses.

The following table shows the amounts reportedly spent by students for books and supplies during the 1973-74 academic year. While the mean for all institutions is slightly

higher than the $137 reported in California, inflation between 1971-72 when the California data were collected and 1973-74 could more than account for the differences.

Table 12

Student Reported Books and Supplies Cost

Reported Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	84.6%	82.7%	88.9%	92.9%
$201 to $400	11.9	13.4	8.6	4.6
$401 to $600	2.3	2.4	1.4	1.8
Over $600	1.3	1.4	1.1	.7
Mean	$144	$148	$132	$122

The following table summarizes the student-reported mean direct educational expenses for the various institutional segments:

Table 13

Mean Direct Educational Expenses

All Institutions	$699
Four-Year Institutions	779
Two-Year Institutions	395
Vocational-Technical Institutions	272

Maintenance Expenses

The other items usually included in a student budget,

room and board, transportation, and personal miscellaneous expenses, are much more subject to choice and control by the student and his family than are the direct expenses of tuition, fees, books, and supplies. Nevertheless, they must be included. While it is true that the student must eat whether he attends post-secondary education or not, it is also true that if he does not have the money to eat, he cannot attend any institution. The amounts that typically are included in budgets are generally established to reflect the norm for those expenses which the institution judges to be "legitimate."

The cost of room and board is directly influenced by the choices made about place of residence. It is generally agreed that a student who lives at home with his parents has less out-of-pocket expense than one who lives in college facilities. In general, off-campus private housing is the most expensive, but for those institutions which do not provide substantial on-campus opportunities for subsidized housing and meals this expense must be recognized.

The table on the following page describes the types of housing reported by students in this survey. At all institutions, private off-campus housing was chosen by the largest percentage of students, and at the two-year and vocational-technical institutions it was chosen by the majority (presumably out of necessity). As might be expected, the two-year institutions and the vocational-technical institutions which are primarily oriented to serve a local community, have a higher percentage of students living with their parents than do the four-year institutions.

Table 14

Student Reported Place of Residence

sidence	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
rents or latives	19.7%	15.9%	36.1%	29.9%
mpus Facility	30.9	38.2	3.3	7.4
raternity or orority	2.7	3.5	.2	.2
ff-Campus	46.7	42.6	60.5	62.6

There was some variation in the housing choices of students in different ethnic groups. The highest percentage of students living with parents and relatives was reported by the Chicanos, 22.8 percent; the lowest by the Indians, 14.5 percent. Indian students reported the highest incidence of off-campus housing, 53.9 percent. Table D-2 in Appendix D presents the complete distribution of place of residence by ethnic group.

The average expense for room and board for the normal nine-month academic year for all students was $950. Students at the two-year institutions reported the smallest expense, an average of $818, while those attending the vocational-technical institutions reported the highest, $1,091. This is probably a function of housing choice, with two-year institutions having the highest percentage living at home with their parents and vocational-technical institutions having the highest percentage living in off-campus private housing. The table on the following page presents the distribution of reported amount spent for room and board during the nine-month academic year.

Table 15

Student Reported Expenditures for Room and Board

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	9.4%	7.2%	20.5%	17.3%
$201 to $400	13.7	14.8	13.1	5.6
$401 to $600	10.9	11.1	13.3	6.8
$601 to $1,000	29.0	30.6	26.3	19.9
$1,001 to $1,500	22.7	22.6	13.4	30.9
$1,501 to $2,000	7.0	7.0	6.5	7.1
$2,001 to $2,500	2.9	2.8	1.7	4.7
$2,501 to $3,000	1.9	1.7	2.8	3.1
$3,001 and Above	2.5	2.2	2.4	4.6
Mean	$950	$941	$818	$1,091

While there is considerable distribution of the reported amounts, in all but the two-year institutions more than 50 percent of the students reported spending between $600 and $1,500 for room and board during the year.

The following table presents the mean amount spent for room and board by various subgroups of the population. As can be seen, the dependency status, type of housing, and ethnic group membership all seem to influence the amount spent for room and board:

Table 16

Mean Room and Board Expenditures
Various Sub-Groups of the Population

White Students	$ 947
Indian Students	991
Black Students	873
Chicano Students	924
Men	1,008
Women	862
Single Students	
Dependent, living at home	571
Dependent, living on campus	783
Self-supporting undergraduates	862
Self-supporting graduates	1,123
Married Students	
Undergraduate	1,408
Graduate	1,627
All Single Students	780
All Married Without Children	1,367
Married with One Child	1,533
Married with Two Children	1,792
Living with Family or Relatives	640
Living on Campus	870
Living off Campus	1,073

The expenses of transportation are a function of the method of travel and the distance. For all institutions, the automobile is the most common method of travel to and from classes, with 48.6 percent of the students using this method. Walking is popular, with 44.0 percent indicating that they walk to and from classes. Public transportation is used by 1.4 percent, car pools by 2.9 percent, bikes or motorcycles by 2.2 percent, and other means by .9 percent. At the four-year institutions, with the largest percentage living on campus, 52.6 percent of the students walk and 39.9 percent drive their own automobiles. At the two-year and vocational-technical institutions, more than three-quarters of the students (76.7 percent and 78.0 percent respectively) drive their automobiles, while 16.7 percent and 14.1 percent respectively walk. Table D-3 in Appendix D provides the distribution of various means of travel to class.

At all institutions, 28.0 percent of the students indicate they live on campus and an additional 50.6 percent live less than three miles away. The average distance from place of residence to class is 3.9 miles for all institutions, 3.6 miles for the four-year, 4.9 miles for the community colleges, and 4.3 miles for the vocational-technical centers. It is interesting to note that those students who have formed car pools live farthest from campus, averaging 8.2 miles for all institutions compared with 4.9 miles for those who drive individually. Table D-4 in Appendix D provides additional information about the distance from residence to campus.

The following table shows the mean amount reported spent for transportation for the nine-month academic year:

Table 17

Mean Reported Transportation Expense

All Institutions	$260
Four-Year Institutions	253
Two-Year Institutions	251
Vocational-Technical Institutions	306

Cost is clearly related to distance. Those who travel less than one mile reported an average of $235, those traveling 1 - 5 miles $274, those 5 - 15 miles away $307, those 15 - 25 miles $332, and those over 25 miles $404. The mean expense for those traveling by car was $286.

The amount spent for personal miscellaneous expenses will vary greatly depending on a number of items of choice and dependency status. Table D-5 in Appendix D shows the distribution of personal miscellaneous expenses for all students and for the different segments. The following table provides the mean expenditures for various groups of students.

Table 18

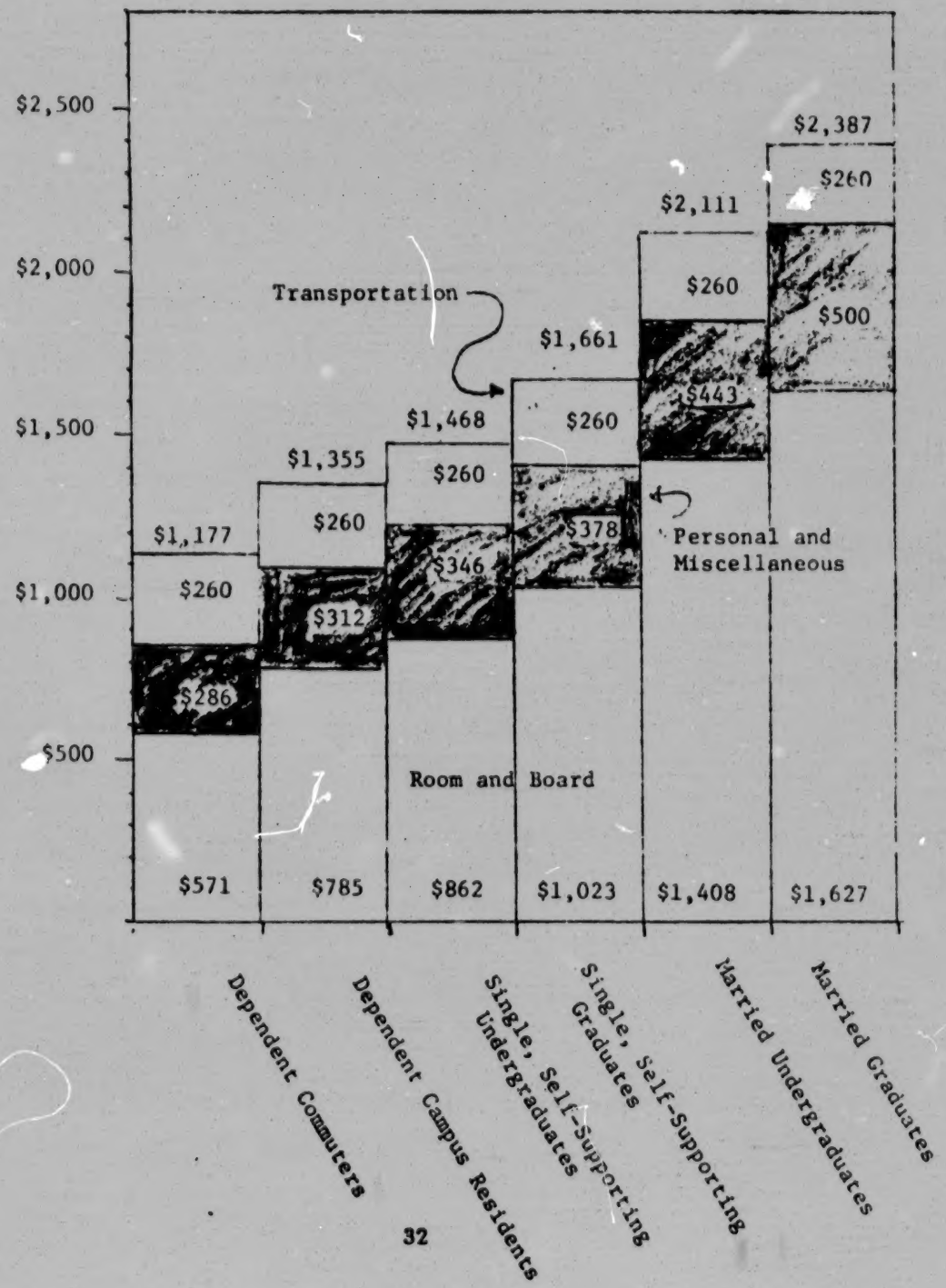
Mean Reported Personal and Miscellaneous Expenses
Various Sub-Groups

All Institutions	$ 347
Four-Year Institutions	344
Two-Year Institutions	319
Vocational-Technical Institutions	388
White Students	342
Indian Students	393
Black Students	411
Chicano Students	424
Men	392
Women	285
Single Students	
Dependent, living at home	286
Dependent, living on campus	312
Self-supporting undergraduates	346
Self-supporting graduates	378
Married Students	
Undergraduates	443
Graduates	500

The following chart shows the total amount expended for maintenance by students in different dependency groups.

Chart A

Maintenance Budgets



Total Expenses

The following table shows the combined direct educational and maintenance expenses for the students at different types of institutions. For comparison, the national averages for commuter and resident students provided from a survey conducted by the College Scholarship Service (based on 1973-74 estimated institutional charges) is also shown:

Table 19

Total Expense Budgets

Type of Budget	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
All Students	$ 2,256	$ 2,317	$ 1,783	$ 2,057
Resident Students				
Montana		2,134	1,750	1,627
CSS National		2,024	2,242	n/a
Commuting Students				
Montana		1,956	1,572	1,449
CSS National		1,665	1,775	n/a
Single Self-Supporting Undergraduates	2,167	2,247	1,863	1,740
Single Self-Supporting Graduate	2,360	2,400	2,056	1,933
Married Undergraduate	2,810	2,890	2,506	2,393
Married Graduate	3,086	3,166	2,782	2,659

Room and board expenses make up the greatest portion of the budgets for students at all types of institutions, ranging from 40.6 percent of the total at the four-year institutions to 53.0 percent at the vocational-technical institutions. At the four-year institutions, tuition and fees comprise the next largest portion, 27.2 percent, followed by personal and miscellaneous expenses at 14.8 percent. At the two-year institutions the personal and miscellaneous expenses make up a larger portion of the total, 17.9 percent, than does tuition and fees, 14.7 percent. Travel is nearly as large a portion of the total as are tuition and fees, 14.0 percent. At the vocational-technical institutions, personal and miscellaneous expenses make up 18.9 percent of the total, travel 14.9 percent, and tuition and fees 7.3 percent. At all institutions, the cost of books and supplies is between 6 and 7 percent total. The following table shows the percent of expenses represented by the different individual items.

Table 20

Percent of Total for Various Expense Items

Expense	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Tuition & Fees	24.6%	27.2%	14.7%	7.3%
Books & Supplies	6.4	6.4	7.4	5.9
Room & Board	42.1	40.6	45.9	53.0
Travel	11.5	10.9	14.0	14.9
Personal & Misc.	15.4	14.8	17.9	18.9

As indicated in Chapter II, it would appear that some of the students under-reported their expenses, probably due to reporting only their direct out-of-pocket expenditures and not including costs of items which financial aid administrators would normally associate with the costs of education.

The standard used most widely by financial aid officers for student budget construction is the data available from the United States Bureau of Labor Statistics. Their official published budgets, however, are derived from data from an age group inappropriate to the typical college-going population. Bowman, in his publication Measuring the Financial Strength of Family Resources, (Princeton: Educational Testing Service, 1972) has taken the BLS data and adjusted it to reflect the costs of a population aged 20 to 35, which is more representative of the Montana population of college students. His last published figures were for a national population updated to December, 1971. The cost of living, as measured by the Consumer Price Index, has increased by 13.4 percent between December, 1971 and October, 1973. If Bowman's budgets are updated by that factor, they provide a current national standard for comparing the budgets of the self-supporting students who apparently have understated their expenses.

Table 20-A

Comparison of Student Reported and BLS Standard Budgets for Self-Supporting Students

Budget	Single	Married
BLS Low Standard 12 Month	$2,020	$3,345
BLS Moderate Standard 12 Month	2,975	4,930
Montana Weighted Maintenance Budget 12 Month	1,903	2,693

Because these BLS standard budgets represent estimates which include measures of the reasonable amount for food, shelter costs, transportation, medical care, house furnishings and operations, clothing, personal care, reading, recreation, meals away from home, alcoholic beverages, and tobacco, they assure that funds are available for at least minimally acceptable maintenance of health and social well-being and the nurture of children. In the comparisons of costs and resources which will be presented in Chapter VI and subsequent chapters, the following budgets will be used:

Dependent Commuters	$1,846
Dependent Residents	2,054
Single Self-Supporting	2,719
Married	4,044

These represent the student reported direct educational expense of $699 for all Montana institutions, the student reported maintenance expenses for the dependent students (which appear consistent with national estimates) and the BLS low standard budgets for the single and married self-supporting students. These estimates will provide a reasonable measure against which to compare the available resources.

Chapter IV

Dependence, Independence, and Parental Income

In spite of increasing pressure for emancipation and the rights and responsibilities of the majority at a younger age, most students in post-secondary education continue to be dependent on their parents for some or all of their support, and parental income is a major factor in determining access to and retention in post-secondary education.

The average parental income of all students who completed the Student Resource Survey in Montana was $12,699. The mean at the four-year institutions was somewhat higher, $13,310, and at the two-year and vocational-technical institutions considerably lower, $10,711 and $10,444 respectively. The following table shows the distribution of student-reported parental income for all of the respondents:

Table 21

Student-Reported Parental Income

Income	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Under $3,000	8.7%	7.2%	11.9%	15.9%
$3,000 to $5,999	9.7	8.9	12.6	12.7
$6,000 to $8,999	17.0	16.1	22.3	18.1
$9,000 to $11,999	19.6	19.3	21.9	19.4
$12,000 to $14,999	15.2	15.7	12.4	14.8
$15,000 to $17,999	8.6	9.3	5.9	6.6
$18,000 to $20,999	6.7	7.5	3.5	4.3
$21,000 to $24,999	4.3	5.1	2.9	2.3
Over $25,000	9.9	11.0	6.6	5.9
Mean	$12,699	$13,310	$10,711	$10,444

One of the criticisms leveled at the Student Resource Survey is that it relies on student-reported data. This criticism is most commonly directed against the use of student-reported parental income.

As indicated in Chapter II, a study of student-reported parental income from the Student Resource Survey in Oregon used matched pairs of student and parent data, and found that statistically the two were not different. Although the Montana Student Resource Survey did not use this matched pair technique, there is independent parental-reported income available to support the accuracy of the student-reported data.

In December, 1973, the College Scholarship Service of the College Entrance Examination Board prepared an Institutional Summary Data Service report for the State of Montana which summarized the information from more than 4,000 parents in the state who submitted the Parents' Confidential Statement (PCS) in connection with their children's application for financial assistance from a post-secondary institution in Montana. The PCS collects detailed financial information from the parents, including a report of their income. The following table compares the student-reported and parent-reported income in the State of Montana. (Because of differences in the reporting scale, it was necessary to combine the income intervals above $15,000.)

Table 22

Comparison of Student-Reported and Parent-Reported Parental Income

Parental Income	ISDS Parent-Reported	SRS Student-Reported
Under $3,000	4.7%	8.7%
$3,000 to $5,999	13.1	9.7
(Under $6,000)	(17.8)	(18.4)
$6,000 to $8,999	20.0	17.0
$9,000 to $11,999	24.6	19.6
($6,000 to $11,999)	(44.6)	(36.6)
$12,000 to $14,999	18.3	15.2
$15,000 and Above	19.3	29.7
(Above $12,000)	(37.6)	(44.9)

That there are differences in these distributions is not surprising. The ISDS distribution includes only parental income from students who applied for financial aid. This group would naturally include a smaller percent of families with incomes above $12,000, the level generally recognized as eligible for financial assistance from federal student aid programs. When the mean income of the parents as reported in ISDS is compared with the mean income of parents of students in the SRS who indicated that they applied for financial aid, the similarity is evident:

Table 23

Mean Parental Income of Financial Aid Applicants

Parent-Reported ISDS	$10,836
Student-Reported SRS	10,910

Another comparison which demonstrates the probable validity of the student-reported parental income uses data collected by the Bureau of the Census. Using the income distributions for families of all races with one or more member 18 to 24 years old attending college full-time as reported in Population Characteristics: Social and Economic Characteristics of Students, October, 1971 (U.S. Department of Commerce, Bureau of the Census, Series P-20, No. 241, October, 1972), the following table was prepared:

Table 24

Comparison of Student-Reported Parental Income With Census Data

Income	Census Data Parental-Reported	SRS Data Student-Reported
Under $3,000	3.0%	8.7%
$3,000 to $7,999	17.0	17.7
$7,500 to $14,999	43.4	43.8
$15,000 and Above	36.6	29.7

It is not surprising that the student-reported data from Montana, with its large number of rural and farm families, would show a greater percentage of families in the lowest income interval than would the census data based on a nationally-representative sample of families including large numbers of metropolitan and salaried families.

These comparisons would suggest that the parental income data collected in the Student Resource Survey is generally accurate, and can be used for policy-making and planning within the state.

There is considerable difference in the mean reported parental income for students in the different ethnic groups. White students report mean parental incomes of $12,979, Black students $10,261, Chicano students $9,956, and Indian students the lowest mean, $8,006. Students living at home have lower family incomes than do students residing away from home. The following table shows the mean student-reported parental incomes for different groups of students:

Table 25

Mean Parental Income
Various Sub-Groups

White Students	$12,979
Indian Students	8,006
Black Students	10,261
Chicano Students	9,956
Men	13,500
Women	13,020
Dependent Living at Home	12,712
Dependent Living Away from Home	14,804
Single Self-Supporting Undergraduates	10,825
Married Undergraduates	10,727
Single Graduates	14,888
Married Graduates	12,121

Dependency Status

The data analysis system for the Student Resource Survey calculated an indicator of dependency status based on the regulations of the United States Office of Education by combining the responses to questions about tax dependency for the past and current year and amount of support received from the parents and guardians. Using this measure, about one student out of four in the total group would be considered independent of his parents and thereby eligible for financial assistance without regard to their income. At the two-year and vocational-technical institutions, slightly more than three students out of ten would be considered independent. The following table shows the USOE dependency status of the study groups:

Table 26

Dependency Calculated According to USOE Guidelines

Dependency Status	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Undergraduate				
Dependent at home	18.4%	14.8%	35.7%	28.5%
Dependent away	52.9	58.0	34.0	40.1
Total Undergraduate Dependent	71.3	72.8	69.7	68.6
Graduate Dependent	3.2	3.4	--	--
Total Dependent	74.5	76.2	69.7	68.6
Undergraduate Self-Supporting	21.6	19.2	30.3	31.3
Graduate Self-Supporting	4.0	4.6	--	--
Total Self-Supporting	25.6	23.8	30.3	31.3

The SRS also collects information about the students' own perceptions of their dependency status. As the following table shows, a considerably higher percentage of students at all institutional types consider themselves to be independent than would be permitted under the present Office of Education guidelines. At all institutions, 56.3 percent of the students indicated that they were independent. It is interesting to note that about 17.7 percent of the students indicated that they were financial aid applicants and had been granted independent status by the financial aid office (compared to a total of 23.6 percent who could have been granted formal independence had they applied).

Table 27

Student-Reported Dependency Status

Dependent on Parents	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Yes	43.8	44.3	43.2	40.7
No, but did not apply for aid	36.1	35.6	37.5	39.1
No, and was granted independent status by financial aid officer	17.7	17.4	17.8	18.1
No, but was denied independent status by financial aid officer	2.5	2.7	1.5	2.2
(Total No)	(56.3)	(55.7)	(56.8)	(59.4)

The following table compares, for single undergraduates only, the student and Office of Education perceptions about dependence and independence. Of those students who indicate that they are dependent on their parents, only 2.2 percent would qualify as independent under the Office of Education guidelines. Of those who were aid applicants and were awarded independent status by the financial aid officers, more than half (53.8 percent) would not qualify as independent on the basis of their responses to the appropriate questions on the Student Resource Survey.

Table 28

Comparison of Student-Reported and USOE Dependency Status
Single Undergraduate Students Only

Status	Student-Reported	USOE Guideline Determination	
		Dependent	Independent
Dependent	55.5%	97.8%	2.2%
Independent, but did not apply for aid	32.3	83.4	16.6
Independent, applied for aid and considered independent by aid officer	9.8	53.8	46.2
Independent, applied for aid and considered dependent by aid officer	2.4	85.6	14.4

Chapter V

The Family Contribution to Educational Expenses

The principle that meeting the costs of post-secondary education is a joint responsibility characterizes all of the United States. The student and his family are expected to contribute from their income and assets to the extent that they are able, and only when that contribution is made will the educational institutions or government step in to provide some portion of the remainder in the form of financial assistance. Typically, the family contribution is composed of three main items:

Parental support, or the amount that the parents and guardians can and will provide from their current income and assets. In the case of the married student, a contribution from the spouse generally expected to replace that which the parents would ordinarily provide.

Student contribution from savings, which represent a portion of the assets accumulated by the student over previous years and an amount of savings from employment during the summer preceding the academic year.

Student benefits, or amounts received from outside sources which can be used for educational expenses. Generally these include amounts from Social Security or Veterans Benefits and such other resources as may be available to some from Welfare, Vocational Rehabilitation, etc.

These items provide the base of support on which all forms of financial aid build to meet the total need of the student. The following materials describe the family contribution which was reported in the Student Resource Survey in Montana.

Parent or Spouse Contribution

The table on the following page shows the amount of support

reportedly provided by the parents of the dependent students in Montana. At all institutions, about six out of ten parents provided some amount toward the educational expenses of their children. At the two-year and vocational-technical institutions, only about half of the parents provided some support. The mean amounts of parental support ranged from $608 for students at the four-year institutions to $264 at the two-year institutions. For all students, the average was $531.

Table 29

Student Reported Parental Support

Amount of Support	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	41.7%	38.3%	49.8%	54.9%
$1 to $200	15.2	14.0	22.2	17.1
$201 to $400	8.0	8.0	8.2	8.2
$401 to $600	7.0	7.4	6.3	5.2
$601 to $1,000	8.1	8.7	6.4	6.3
$1,001 to $1,500	7.0	8.1	2.9	4.0
$1,501 to $2,000	5.4	6.4	2.2	1.7
$2,001 to $2,500	3.2	3.9	.7	1.0
$2,501 to $3,000	2.3	2.8	.5	.7
$3,001 and Above	2.1	2.4	.9	.8
Mean Parental Support	$531	$608	$264	$268

Table E-1 in Appendix E shows the distribution of parental support received by students in the different ethnic groups. White students received the highest mean parental support, $543, Chicano students $519, Black students $361, and Indian students the lowest, $255.

Dependent students living at home received an average

of $409 in out-of-pocket support (presumably supplemented by indirect support through room and board provided at no cost and other items of general maintenance support), dependent students residing on campus $884, and single graduate students $378. Self-supporting undergraduates received only a token amount $57, married graduate students slightly more, $77, and married undergraduates $179. All of these amounts for self-supporting undergraduates, single graduates, and married students are below the level required by the Office of Education to be considered independent of parental support and eligible for financial aid without regard to parental income.

There are several measures of what parental support should be. The most commonly accepted is that prepared by the College Scholarship Service of the College Entrance Examination Board which is used by most of the four-year institutions in Montana. Statistics from the CSS Institutional Summary Data Service were reported in Chapter IV in comparing the accuracy of parent and student reported parental income. That same report includes an estimate of the amount that the parents could reasonably be expected to contribute from their income and assets toward the costs of post-secondary education.

Those estimates, however, are made before the fact of enrollment at a specific institution and consequently are not related to the actual costs of education. While the CSS might predict that a family could contribute $3,000, if the student subsequently enrolls at an institution with total cost of $2,000, the actual contribution of the family would be only $2,000. Further, it does not reflect the amount that the student has available from his earnings during the summer to apply toward his educational costs, a further reduction in what the family might be expected to contribute. In the Student Resource Survey analysis, an estimate similar to that of the College Scholarship Service is constructed, but one limited to the actual institutional costs minus student summer earnings. Table E-2 in Appendix E shows the distributions of this estimate of cost.

Another estimate is that used by the federal government in determining eligibility for the Basic Educational Opportunity Grant Program. Like the CSS estimate, however, this is not related to specific educational costs, and is less

useful in comparing the adequacy of parental support in the specific situation. Table E-3 in Appendix E shows the distribution of BEOG expected parental contribution computed in the same manner as would be done by the Office of Education. The following table summarizes the actual and expected contributions based on the SRS data:

Table 30

Comparison of Parental Contributions

Mean Parental Contribution	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Student Reported Actual	$531	$608	$264	$268
CSS Up To Cost Minus Summer Earnings	780	834	548	551
BEOG	1,398	1,451	1,237	1,203

At all institutions, parents are providing slightly more than two-thirds (68.1 percent) of the amount expected under the CSS system, and about one third (37.9 percent) of what would be expected under the BEOG system of analysis. At the four-year institutions the parents are providing 72.9 percent of the CSS expected and 41.9 percent of the BEOG; at the two-year institutions 48.2 percent of the CSS and 21.3 percent of the BEOG; and at the vocational-technical institutions 48.6 percent of the CSS and 22.3 percent of the BEOG.

For married students, the contribution of the spouse generally is considered to replace that of the parents. The table on the following page shows the amount reported as contributed by the spouses of the married students in the study sample. For all institutions, the contribution of the spouse averaged $1,444. At the four-year and vocational-technical institutions it was slightly higher, $1,468 and $1,494 respectively; at the two-year institutions considerably lower, $1,087.

Table 31

Contribution From Spouse

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	14.8%	13.3%	22.1%	17.6%
$201 to $400	10.8	10.2	18.8	9.4
$401 to $600	11.2	12.4	8.7	6.0
$601 to $1,000	13.7	13.8	16.1	13.7
$1,001 to $1,500	10.0	10.1	6.7	11.6
$1,501 to $2,000	8.7	8.6	6.6	10.3
$2,001 to $2,500	5.9	6.4	4.7	3.4
$2,501 to $3,000	6.7	6.6	4.7	9.4
$3,001 and Above	18.2	18.6	11.4	18.5
Mean	$1,444	$1,468	$1,087	$1,494

Student Contribution

Typically, the amount expected from the student derives from two sources, a standard amount that is expected to be saved from employment during the summer preceding the academic year and a portion of other savings accumulated during previous years. Generally, previous savings are prorated over the number of years remaining in college, plus one (for a pre-freshman candidate, for example, assets would be divided by 5). In this instance, however, the standard amount expected from summer earnings has in fact been earned, and is generally reported by the students as a part of the amount that they used from their savings to finance the education during the year in progress.

Table E-4 in Appendix E shows the distribution of reported earnings from summer employment during 1973. For all students the mean income was $937. Those at the four-year institutions earned slightly more, $978, those at the two-year institutions slightly less, $912, while those at the vocational-technical institutions reported considerably less earnings, with an average of $780. About one quarter of all students reported no earnings last summer, 23.6 percent. The highest percentage of students without summer earnings was at the vocational-technical institutions, where 35.4 percent reported none; the lowest at the four-year institutions, with 20.7 percent reporting no summer earnings. In reviewing Table E-4 it should be remembered that these are gross earnings and do not reflect mandatory deductions for taxes or any other costs associated with earning the income.

The table on the following page shows the amount that the students reportedly used from their savings from summer employment and other asset holdings to finance their educations during the 1973-74 academic year. Nearly half of the students reported no contribution from savings, and presumably did not work during the previous summer or expended all of their summer earnings on non-educationally related expenses. The mean contribution from savings for all students was $333, with students at the four-year institutions using $352, those at the two-year institutions $321, and those at the vocational-technical institutions (which had the highest percentage of students reporting no summer earnings) $235.

Table 32

Contribution to Educational Expenses from Student Savings

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	51.2%	49.9%	50.0%	57.7%
$1 to $200	15.9	15.5	18.7	17.9
$201 to $400	8.7	9.0	7.9	7.9
$401 to $600	7.3	7.7	6.6	5.5
$601 to $1,000	6.7	7.0	7.2	4.4
$1,001 to $1,500	4.2	4.6	4.0	2.6
$1,501 to $2,000	2.0	2.1	1.7	1.8
$2,001 to $2,500	1.3	1.3	1.7	.5
$2,501 to $3,000	.8	.8	.9	.5
$3,001 and Above	1.9	2.1	1.3	1.2
Mean	$333	$352	$321	$235

For dependent students living at home, the contribution from savings averaged $310 and for the dependents living on campus $359. Single self-supporting students used $328 and married students used $389.

Benefits

Another source of support that is typically considered part of the family contribution is the amount that the student has available from benefits due to him from an outside source, typically the GI Bill and Social Security paid to a minor child attending post-secondary education. While not a large percentage of the students receive such benefits, for the recipients they can form a substantial part of the contribution toward educational expenses. In the case of

Social Security they frequently are considered a replacement for the contribution that the parents are unable to make because of death, disability, or reduced retirement income. Tables E-5 and E-6 in Appendix E provide distributions of the amounts received by students from the Veterans Administration and Social Security. Table E-7 provides the distribution of total benefits which includes Welfare, State Vocational Rehabilitation, and Other Benefits. The following table summarizes the amounts received from the various sources by Montana students.

Table 33

Summary of Benefits Available

Benefit	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Veterans				
% Receiving	13.6%	11.5%	21.8%	17.9%
Mean, Recipients	$1,735	$1,762	$1,717	$1,657
Social Security				
% Receiving	8.4%	7.8%	10.4%	11.2%
Mean, Recipients	$ 905	$ 902	$ 945	$ 858
Welfare				
% Receiving	2.8%	2.6%	3.1%	3.9%
Mean, Recipients	$ 817	$ 820	$ 789	$ 780
Vocational Rehabilitation				
% Receiving	4.6%	4.1%	5.1%	7.8%
Mean, Recipients	$ 650	$ 686	$ 512	$ 586
Other Benefits				
% Receiving	5.0%	4.6%	4.5%	8.1%
Mean, Recipients	$ 789	$ 723	$ 857	$ 988

The following table shows the amount of benefits when the averages are distributed across all of the students in the study group:

Table 34

Mean Benefits, Different Subgroups

Subgroup	Veterans Benefits	Social Security	Other Benefits	Total Benefits
Dependent Commuter	$ 70	$ 110	$ 65	$ 245
Dependent Resident	47	777	56	180
Self-Supporting Single	360	94	85	539
Married	601	49	149	800
All Institutions	233	76	87	396
Four-Year Institutions	206	71	77	354
Two-Year Institutions	374	97	88	559
Vocational-Technical Institutions	296	96	154	546

Financial Need

When the amount of the family contribution is subtracted from the total expenses, the result is the amount of financial need which the student brings to the institution. The various forms of student financial aid, which will be discussed in Chapter VI, are designed to meet that need. As a group, the single self-supporting students had the greatest average need of any sub-group, $1,795 after the available contributions from parents, savings, and benefits were deducted from total cost as described in Chapter III. Married students as a group had the next greatest need, $1,249. Dependent commuter students had an average need of $912, and dependent students living away from home had the least need,

$631. All students had an average need of $762, those at the four-year institutions $766, at the two-year institutions $483, and at the vocational-technical institutions $741. The table on the following page shows the contributions from various sources for the different groups, the total family contribution, budget, and resulting financial need.

Table 35

Calculation of Financial Need

Sub-Group	Parent	Spouse	Savings	Benefits	Total Family Contribution	Budget	Financial Need
All Institutions	$531	$234	$333	$396	$1,494	$2,256	$762
Four-Year Institutions	608	237	353	354	1,551	2,317	766
Two-Year Institutions	264	156	321	559	1,300	1,783	483
Vocational-Technical Institutions	268	267	235	546	1,316	2,057	741
Dependent Commuters	409	--	310	245	964	1,846	882
Dependent Residents	884	--	359	180	1,423	2,054	631
Single Self-Supporting	57	--	328	539	924	2,719	1,795
Married	162	1,444	389	800	2,795	4,044	1,249

Chapter VI

The Available Financial Aid

All of the different sub-groups in the Montana population had some financial need after the amount contributed by parents or spouse, from savings and summer earnings, and from benefits other than financial assistance had been deducted from their budgets. To meet that need, these students turn to the financial assistance available to them from the post-secondary institutions they attend, local community groups, commercial lending institutions, and business people who can provide them with employment during the academic year.

The following sections describe the student financial assistance which was reported in the SRS. In reviewing these data, a number of cautions should be kept in mind:

1. The terminology of financial assistance is confusing even to many educational administrators. Students are not always familiar with the technical descriptions of the aid which they are offered, and may not be able to accurately discriminate between grants coming from different sources. For example, during the 1973-74 academic year when these data were collected, there were at least five federal scholarship/grant programs from which students might have received assistance (the Basic Educational Opportunity Grant, the Supplementary Educational Opportunity Grant, the Law Enforcement Education Program Grant, the Health Professions Education Grant, and the Bureau of Indian Affairs Grant). The SRS asks students to make fine distinctions in reporting the source of their grant, and it may be that a "federal scholarship" would be reported in any one of a number of different specific items on the SRS. The same holds true to a lesser extent with loans and employment.

   For these reasons, the following section will

focus primarily on the total amounts available through each of the major types of aid (grant, loan, and employment) with less emphasis on distinguishing between the different sub-forms of assistance.

2. The financial assistance reported here is not limited to that which is formally available through the financial aid office at the post-secondary institution. It may well include amounts which have been received by students but not reported to or administered by the financial aid office. This is particularly true of employment, which generally can be obtained by students equally well without intervention by or involvement with the post-secondary educational institution. The amounts reported, therefore, probably do not agree with official institutional records.

3. The amounts reported are gross amounts. In the case of income from employment, it is not likely that the reported earnings reflect the deductions for taxes, insurance, etc., nor any costs associated with earning that income. It is likely that the amount immediately available to the student from his employment is between 20 and 30 percent less than that reported as actual income.

Grant Assistance

The largest source of grant assistance available to the Montana students during the 1973-74 academic year came from the federal government. Nearly 10 percent of the students reported receiving some type of grant aid from a federal source. These grants came from five primary sources:

Basic Educational Opportunity Grants (BEOG), an entitlement program, which normally provides any undergraduate student with an amount up to $1,400 (minus what he and his parents can contribute and limited to one-half of costs). During the

1973-74 year, the limited funding required that grants be restricted to first-time full-time freshmen.

Supplementary Educational Opportunity Grants (SEOG), a program available to undergraduate students who demonstrate "exceptional financial need". Grants range in amount from $200 to $1,500 but cannot exceed one-half of the total assistance received by the student. SEOG funds must be matched with other financial assistance in at least an equal amount.

Law Enforcement Education Program Grants (LEEP), for students who are presently employed by (or on leave of absence from) a law enforcement or public administration agency. Grant amounts are limited to tuition, fees, and books.

Health Professions Education Grant (HPEG), available to undergraduate and graduate students in the various health professions including medicine, nursing, dentistry, optometry, etc. Eligibility and terms are similar to those of SEOG.

Bureau of Indian Affairs Grants (BIA), which are available to students formally registered with the Bureau (generally requiring at least one-quarter Indian ancestry). Grant amounts may not exceed one-half of the demonstrated financial need, and must be matched with other forms of assistance in an equal amount.

The following table shows the distribution of federal grants for those students who reported receiving them. At the four-year institutions about one student in ten received some assistance from the federal government. At the two-year institutions, about one student in six (17.3 percent) received federal grant funds. This is probably a reflection of the limited availability of BEOG funds during

the 1973-74 year which makes them available only to first-time full-time freshmen who would make up a larger part of the two-year institutional enrollment than they would at the four-year institutions. Students in the vocational-technical institutions received little federal grant assistance, probably due to the fact that only the BEOG may be used at this kind of institution.

Table 36

Student Reported Federal Grant Amounts

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Percent Receiving No Federal Grant	90.3%	90.1%	82.7%	97.5%
Of Recipients, Percent Who Received				
$1 to $200	22.3	21.6	20.6	40.6
$201 to $400	23.6	23.6	24.4	21.9
$401 to $600	25.3	25.8	27.8	---
$601 to $1,000	17.6	17.8	17.2	15.6
$1,001 to $1,500	5.7	5.6	6.6	6.3
$1,501 and Above	5.6	5.7	3.3	15.6
Mean	$529	$533	$512	$583

Slightly more than one-third (34.8 percent) of the federal grant recipients reported coming from families with incomes of less than $6,000 per year. More than one quarter, 26.8 percent, came from families with incomes between $6,000 and $9,000 per year. 17.1 percent came from families with incomes between $9,000 and $12,000 while 21.2 percent came from families with incomes in excess of $12,000.

Because the Basic Educational Opportunity Grant (BEOG) eligibility is determined according to a national formula independent of the judgment of the educational institution, it is possible to construct a theoretical estimate of eligibility which closely compares with the actual determinations made by the Office of Education. This estimating function is a part of the Student Resource Survey. The following table compares the student reported BEOG receipt with the theoretical availability of the funds. The "full-funding" estimate refers to the amount that would be available if the appropriated funds were sufficient to provide each eligible student with the maximum entitlement under the law. The 1973-74 estimate refers to the amount actually available during that year when funds were limited to first-time, full-time freshmen and were restricted in amount according to a schedule of reductions implemented by the Office of Education.

Table 37

Basic Educational Opportunity Grant Eligibility

	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Percent of Students Reporting BEOG	3.2%	3.0%	7.9%	1.1%
Percent Eligible, Full-Funding	29.3	27.7	35.5	34.4
Mean Grant, Full-Funding	$596	$607	$529	$567
Percent Eligible, 1973-74 Funding	8.5	6.2	17.4	16.7
Mean Grant, 1973-74 Funding	$176	$179	$161	$172
1973-74 Recipients as a Percent of Eligible	37.9	47.9	45.3	6.4

Even allowing for the difficulties of student reporting the actual source of the grant funds available to them, it would appear that there are a substantial number of students potentially eligible for the BEOG who have not applied for or received it. Less than one-half of the students at the four-year and two-year institutions who might be eligible, reported receiving BEOG assistance, and less than 7 percent of the potentially eligible students in the vocational-technical institutions reported such grants during 1973-74. This may be due to the newness of the program and to its late implementation during the year -- but it would appear that there is a substantial resource in federal grant assistance which is not being fully utilized by Montana students.

Grants funded from a state source were the next most frequently reported type of grant. At all institutions, 8.7 percent of the students reported some assistance from a state source, with the average amount for recipients $415. At the four-year institutions 10.2 percent of the students reported such grants, in an average per recipient of $414; at the two-year institutions 6.8 percent of the students for an average per recipient of $351; and at the vocational-technical institutions only 1.3 percent of the students with the average per recipient $319. Table F-1 in Appendix F presents the distribution of grants from state funds for all institutional types.

The next most common grant came from institutional funds, with 7.2 percent of all students reporting institutional grants with an average per recipient of $525. Four-year institution students received the highest mean grant per recipient, $553, but two-year institutions reported the highest percentage of students receiving grants, 10.6 percent. Vocational-technical institutions included only 1.4 percent of students reporting institutional grants. Table F-2 in Appendix F provides the distribution of institutional grants.

Non-resident fee waivers were reported by 4.4 percent of all students. At the four-year institutions 5.0 percent reported receiving such waivers, at the two-year institutions 4.6 percent (probably including waiver of out-of-district fees), while at the vocational-technical institutions only .9 percent reported waivers of fees. Table F-3 in Appendix F presents this information in detail.

The total amount of grant assistance, for those who received such aid, represented a substantial amount at all types of institutions. At the four-year institutions the average per recipient from total grants was $852, at the two-year institutions $640, at the vocational-technical institutions $900. For all institutions the mean grant total per recipient was $828. The table on the following page shows the distribution of total grants for all students.

Table 38

Total Grant Assistance

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	74.4%	72.6%	65.8%	92.4%
$1 to $200	5.3	5.3	8.4	3.1
$201 to $400	6.8	7.4	9.9	1.0
$401 to $600	4.0	4.3	5.4	.5
$601 to $1,000	3.3	3.5	4.4	.8
$1,001 to $1,500	2.1	2.4	2.4	.4
$1,501 to $2,000	1.3	1.4	1.6	.7
$2,001 to $2,500	.8	.8	1.0	.3
$2,501 to $3,000	.4	.5	.3	.2
$3,001 and Above	1.5	1.7	.8	.7
Mean, All Students	$212	$233	$219	$68
Mean, Recipients	828	852	640	900

The following table presents the mean total grant amount for various sub-groups of the population:

Table 39

Mean Grant Amounts, Various Sub-Groups

All Students	
Dependent Commuters	$ 166
Dependent Residents	197
Single Self-Supporting	271
Married	242
Recipients Only	
White Students	743
Indian Students	1,396
Black Students	2,011
Chicano Students	1,955
Men	956
Women	687
Lower Division Students	726
Upper Division Students	852
Graduate Students	1,526

Loan Assistance

Students may borrow to support their education from a variety of sources. The most generally available loan funds come from the federal government, and are administered either through institutionally-based programs such as the National Direct (Defense) Student Loan Program or the Law Enforcement Education Loan Program, or external to the institution through the federally-insured student loans available through commercial lending institutions, such as banks and credit unions. For the institutionally-based programs, loans are generally repaid directly to the institution, with no interest accruing during periods of study or service in the military or peace corps. Most institutionally-based programs have some cancellation provisions that provide that only a portion of the loan must be repaid if certain service obligations (such as teaching in a school with a substantial number of "disadvantaged" students) are met. The federally-insured loan program requires payment to the lending institution, with the interest subsidized by the government and repayment guaranteed under certain conditions.

Slightly less than one student in eight (12.1 percent) borrowed under the federally-supported institutionally-based student loan programs during the 1973-74 academic year, with the average loan to all recipients $648. At the four-year institutions 14.3 percent of the students borrowed from these programs, with the average loan per recipient of $657. At the two-year institutions only 6.9 percent of the students borrowed, with the average loan per recipient $405. At the vocational-technical institutions too few students reported making loans under these programs to be included in the distribution. Table F-4 in Appendix F presents the distribution of institutionally-based federal loan borrowing for students.

Fewer students borrowed under the federally-insured student loans than did from the institutionally-based programs. At all institutions, 8.5 percent of the students borrowed from the FISL, with the average loan considerably higher than in the institutionally-based programs, $1,008. At the four-year institutions 9.4 percent of the students borrowed under this program with an average loan per recipient of $1,006; at the two-year institutions 4.1 percent borrowed with an

average per recipient of $986; while at the vocational-technical institutions 6.6 percent reported such loans with an average per recipient of $1,030. Table F-5 presents these data in detail.

Loans from institutional sources were reported by only 2.0 percent of the students in all institutions with an average per recipient of $548. Slightly more students at the four-year institutions borrowed from institutional sources, 2.3 percent, with an average loan of $539. At the two-year institutions 1.4 percent borrowed with an average of $487. The number of borrowers at the vocational-technical institutions was too few to be included in the distribution presented in Table F-6 of Appendix F.

When loans from all sources are combined, the total per borrower was an average of $1,064. At the four-year institutions borrowers received an average of $1,065; at the two-year institutions $889, and at the vocational-technical institutions $1,211. The following table shows the distribution of total loans for all students in the study:

Table 40

Total Loan Assistance

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	78.5%	76.1%	87.9%	87.6%
$1 to $200	1.5	1.6	2.4	.9
$201 to $400	2.6	2.8	2.5	1.2
$401 to $600	4.0	4.6	2.1	1.4
$601 to $1,000	5.4	6.1	1.9	3.0
$1,001 to $1,500	4.0	4.4	1.3	3.0
$1,501 to $2,000	1.8	2.1	1.0	.5
$2,001 to $2,500	.7	.8	.1	.9
$2,501 to $3,000	.4	.4	.1	.7
$3,001 and Above	1.1	1.2	.7	.8
Mean, All Students	$228	$254	$108	$151
Mean, Recipients	$1,064	$1,065	$889	$1,221

The following table shows the mean borrowing for various sub-groups of the total study population:

Table 41

Mean Loan Assistance, Various Sub-Groups

All Students	
Dependent Commuters	$119
Dependent Residents	228
Single Self-Supporting	269
Married	292
Recipients Only	
White Students	1,036
Indian Students	1,074
Black Students	1,339
Chicano Students	1,560
Men	1,158
Women	934

Employment Assistance

The final source to which students can turn for assistance in meeting the costs of their post-secondary education is employment. Some of this is under the control and supervision of the institution through the federally-financed College Work-Study Program or student assistant or associate jobs funded through institutional funds. But much of it is not under the control of the institution but is found by the student by his own efforts in the community business establishments.

The average number of hours of employment during the academic year was 16.3 for all students. At the four-year institutions the students worked slightly fewer hours, averaging 15.3, and at the two-year and vocational-technical institutions slightly more, 19.3 and 18.9 hours average respectively. White and Chicano students worked the same average hours per week, 16.3, with Indian students working 13.4 hours average and Black students 10.2 hours. Tables F-7 and F-8 in Appendix F describe the average number of hours of term-time employment for the different groups.

For all students, term-time employment provided a significant amount of support. The following table presents the amount earned from jobs during the academic year for all students. In reviewing this table, it should be remembered that these are probably estimates of gross earnings, and do not reflect deductions for taxes or any of the costs of earning the income.

Table 42

Income from Term-Time Employment

Income	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	43.0%	42.0%	36.2%	52.3%
$1 to $201	9.7	10.1	10.1	7.3
$201 to $400	7.4	7.4	10.3	6.2
$401 to $600	8.6	9.0	9.2	6.2
$601 to $1,000	10.2	10.3	10.5	10.0
$1,001 to $1,500	5.7	5.8	6.2	4.7
$1,501 to $2,000	4.2	4.1	5.1	4.2
$2,001 to $2,500	2.9	3.2	2.4	1.5
$2,501 to $3,000	2.2	2.3	2.6	1.8
$3,001 to $3,500	5.2	4.8	6.7	5.4
$3,501 to $4,000	.1	.2	.1	.1
$4,000 and Above	.7	.8	.6	.3
Mean, All Students	$640	$644	$724	$556

More than four students out of ten were employed during the academic year, making student employment the most commonly received form of assistance. Of those students who worked, 15.7 percent reported that their jobs had been under the federally-funded College Work-Study Program, with average earnings

$857. At the four-year institutions 16.0 percent of students worked under CWSP with an average income of $895; at the two-year institutions 19.7 percent with the average $671; and at the vocational-technical institutions only 11.6 percent for an average of $818. Dependent students living at home reported an average term-time earning of $543, dependent residents $301, single self-supporting students $996, and married students $1,095.

Information about summer employment was presented in Chapter V as it forms a part of the family contribution used by the financial aid officer in determining the need for assistance during the academic year. Tables F-9 and F-10 provide two measures of the total earnings of students. The first table presents the total income of the student, and spouse if applicable, during the 1972 calendar year, the last for which an income tax return was filed. The second presents the combined summer and term-time earnings of the student only during the 1973-74 year. The following table provides a summary of the mean income from employment during the 1973-74 year (including summer) for various sub-groups of the population.

Table 43

Mean Income from Employment, 1973-74 Year
Various Sub-Groups

Group	Mean Income	Percent Reporting Income
Summer Employment		
White Students	$ 953	77.7%
Indian Students	693	59.5
Black Students	1,013	72.2
Chicano Students	991	70.7
Term-Time Employment		
White Students	639	57.6
Indian Students	478	43.4
Black Students	1,016	68.0
Chicano Students	840	62.6
Total Employment		
White Students	1,575	83.9
Indian Students	1,139	67.6
Black Students	1,828	86.1
Chicano Students	1,750	83.8
Dependent Commuters	1,480	87.3
Dependent Residents	1,238	85.6
Single Self-Supporting	2,208	87.5
Married	2,151	75.3

This table does not concur exactly with Table F-8 because Table 43 includes income from casual employment while Table F-8 does not.

Total Aid

The total amount of assistance available to students during the academic year was $762 for all institutions. The students at the four-year schools received the largest average amount, $766, and students at the two-year institutions the smallest, $463. Dependent students living at home were granted an average of $828, dependent students living away from home $726, single self-supporting students $1,536, and married students $1,629. The following table summarizes the total aid received by the different groups:

Table 44

Total Financial Assistance, Various Groups

Institution or Type of Student	Grant	Loan	Employment	Total
All Institutions	$ 212	$ 228	$ 640	$1,080
Four-Year Institutions	233	254	644	1,131
Two-Year Institutions	218	108	724	1,051
Vocational-Technical Institutions	68	151	556	775
Dependent Commuters	166	119	543	828
Dependent Residents	197	228	301	726
Single, Self-Supporting	271	269	996	1,536
Married	242	292	1,095	1,629

It should be remembered that not all of the amounts shown here were necessarily disbursed to the students through the post-secondary institutions. Particularly with the amount of employment income, it is likely that some substantial portion was derived from jobs found by the students which were not related to their financial need as measured by the financial aid officers.

When the amount reported in financial aid is compared with the calculated financial need, students at all types of institutions had access to more resources than were necessary to finance their educational budgets. The excess of aid over need at all institutions was $318, at four-year institutions $365, at two-year institutions $568, and at the vocational-technical institutions $34. When the different types of students are considered separately, however, it appears that the dependent commuters and the single self-supporting students still anticipate a gap between costs and resources. For those two groups, financial aid is less than financial need by an average of $54 and $259 respectively. For the dependent residents and married students, resources exceed cost by $95 and $380 respectively.

The following table shows the percent of aid which came from grant, loan, and employment. Students at the vocational-technical institutions received the smallest proportion of support from grants and the largest from employment. Students at the two-year institutions borrowed the smallest portion of their aid. Dependent resident students borrowed most and worked least. The single self-supporting and married students received the smallest portions of their assistance as grants.

Table 45

Percent of Aid from Different Sources

Institution or Type of Student	Grant	Loan	Employment	Total
All Institutions	19.6%	21.1%	59.3%	100.0%
Four-Year Institutions	20.6	22.5	56.9	100.0
Two-Year Institutions	20.8	10.3	68.9	100.0
Vocational-Technical Institutions	8.8	19.5	71.7	100.0
Dependent Commuters	20.0	14.4	65.6	100.0
Dependent Residents	27.1	31.4	41.5	100.0
Single Self-Supporting	17.6	17.5	64.9	100.0
Married	14.8	17.9	67.3	100.0

Patterns of Financing Educational Costs

The following tables show the different patterns used by students in financing their educational expenses. Students at the four-year institutions received 31.5 percent of their support from parents or spouse, while those at the two-year institutions received only 17.5 percent of their support from this source -- but made up the difference through the largest contribution from their own employment during the academic year and benefits which they received from sources outside the institution. Students at the vocational-technical institutions had the highest percent of support from benefits, 26.1 percent, and the lowest from grant aid, 3.3 percent. The percent of support coming from savings was generally comparable at all institutional types.

Dependent students who reside on the campus received 41.1 percent of their support from parents and guardians, the highest for any type of student. Dependent students who live at home received only 22.8 percent of their support from parents. Income from term-time employment contributed the largest percentage of the support of the dependent commuter and single self-supporting students, 30.3 and 40.5 percent respectively. Support from spouse made up the largest percent of the assistance for the married students, 32.6 percent, followed by employment income with 24.8 percent. The self-supporting students did in fact support themselves to the largest extent, with 62.4 percent of their resources coming from their own savings from past employment, borrowing, and income from employment during the academic year.

Two charts are included that show graphically the amount of support that students at different types of institutions and with different dependency/residence status received from the different sources.

Table 46

Support for Students from Different Sources

Source of Support	All Institutions		Four-Year Institutions		Two-Year Institutions		Vocational-Technical Institutions	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Parents	$531	20.6%	$608	22.7%	$264	11.2%	$268	12.8%
Spouse	234	9.1	237	8.8	156	6.6	267	12.8
Savings	333	12.9	353	13.2	321	13.7	235	11.2
Benefits	396	15.4	354	13.2	559	23.8	546	26.1
Grant	212	8.2	233	8.7	219	9.3	68	3.3
Loan	228	8.8	254	9.5	108	4.6	151	7.2
Term-Time Employment	640	24.9	644	24.0	724	30.8	556	26.6
Total Resources	$2,574		$2,682		$2,351		$2,091	
Total Aid	1,080		1,131		1,051		775	
Percent of Resources from Aid		41.9		42.2		44.7		37.1

Table 47

Support for Students from Different Sources By Dependency/Residence Status

Source of Support	Dependent Commuter		Dependent Resident		Single, Self-Supporting		Married	
	Amount	Percent	Amount	Percent	Amount	Percent	Amount	Percent
Parent	$409	22.8%	$884	41.1%	$57	2.3%	$162	3.7
Spouse	--	--	--	--	--	--	1,444	32.6
Savings	310	17.3	359	16.7	328	13.3	389	8.8
Benefits	245	13.7	180	8.4	539	21.9	800	18.0
Grants	166	9.3	197	9.2	271	11.0	242	5.5
Loans	119	6.6	228	10.6	269	10.9	292	6.6
Term-Time Employment	543	30.3	301	33.8	996	62.4	1,095	36.9
Total Resources	$1,792		$2,149		$2,460		$4,424	
Total Aid	828		726		1,536		1,629	
Percent of Resources from Aid		46.2		33.8		62.4		36.8

Chart B

Resources from Different Sources by Institutional Type

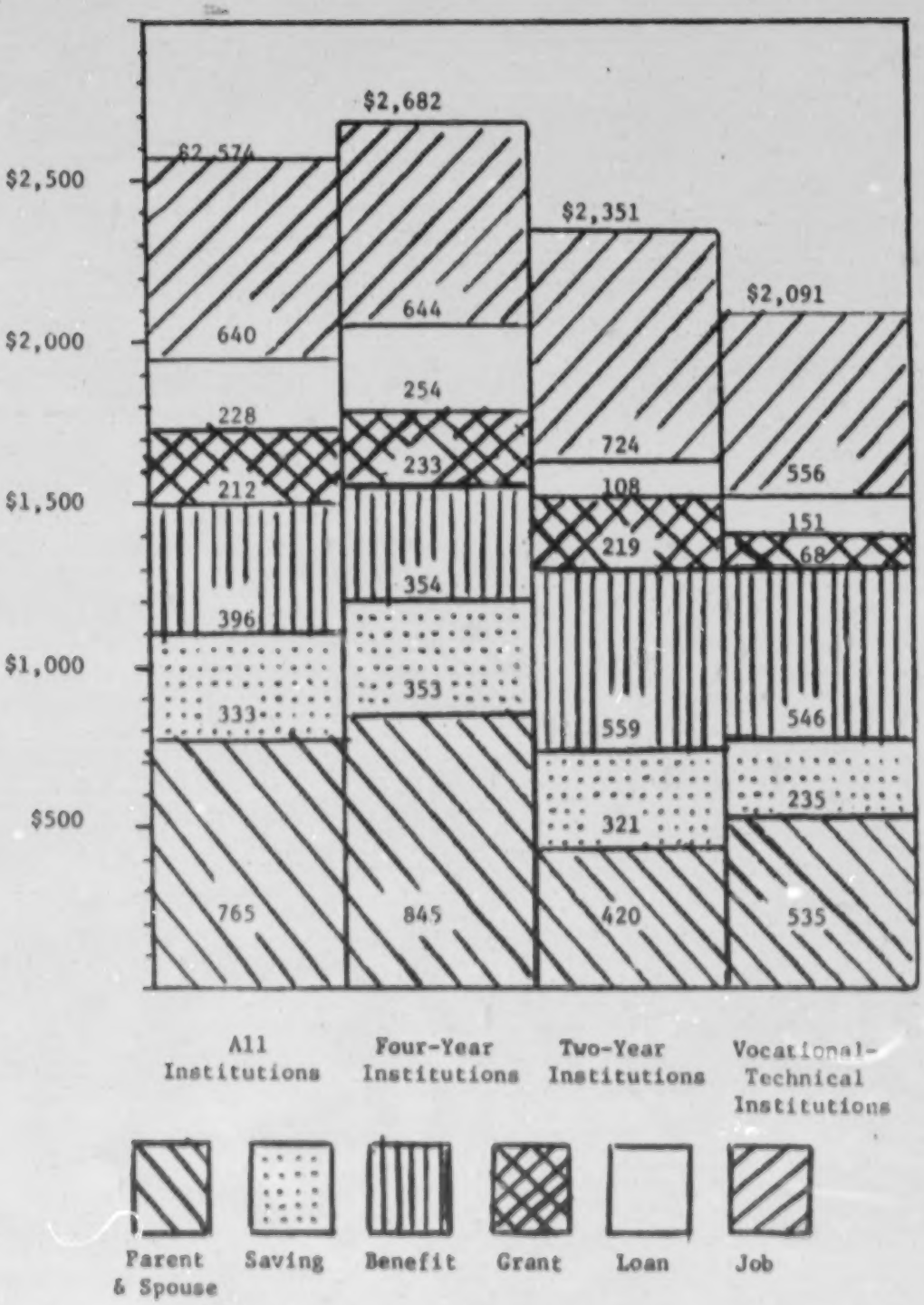
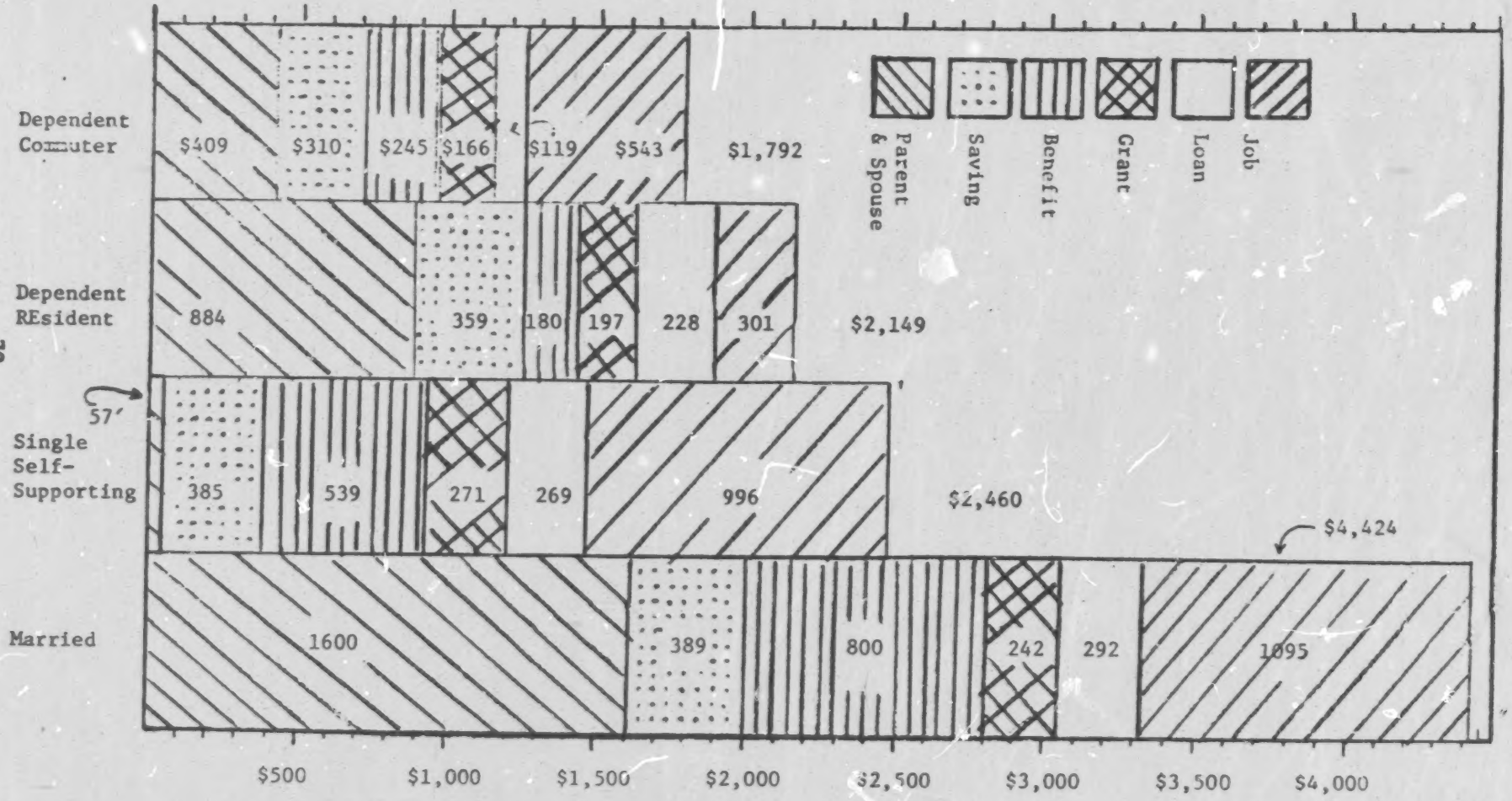


Chart C

Resources from Different Sources by Dependency/Residence Status



Appendix A

Members of the Technical Group on Survey Research

TECHNICAL GROUP ON SURVEY RESEARCH

Members

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Appendix B

Student Resource Survey Questionnaire

Student Resource Survey

The purpose of this study, conducted jointly by this institution and the College Entrance Examination Board, is to collect information for use in annual applications to the Federal Government for student financial aid program funds and for use in reports to the Federal Government and state agencies. It is hoped that the results will be helpful in the assessment of the adequacy of student financial aid programs. The information needed can be collected only from students, we will be grateful for your cooperation.

You are not asked to provide your name or other identifying data, and your responses will be completely confidential.

Please enter your response to each question by recording the response number in the appropriate box on the accompanying response coding form.

Spaces 1, 2, and 3 are reserved for institutional identification.

4. In which of the following programs are you enrolled?

0- Agricultural Sciences
1- Business Administration
2- Humanities or Social Sciences
3- Physical and Life Sciences, Mathematics
4- Engineering, Architecture
5- Education
6- Nursing
7- Health Professions
8- Law
9- Undeclared major or other

5. What is your current class level?

0- Highschool senior
1- College freshman
2- College sophomore
3- College junior
4- College senior
5- Fifth-year undergraduate
6- First-year graduate or professional student
7- Second year graduate or professional student
8- Third year graduate or professional student
9- Fourth year (or more) graduate or professional student

6. What class load are you carrying?

0- Less than 1/2 of a full-time course of study
1- 1/2 to 3/4 of a full-time course of study
2- A full-time course of study

7. Age at nearest birthday?

1- 18 or under
2- 19
3- 20
4- 21
5- 22-24
6- 25-29
7- 30-34
8- 35-40
9- 41 and over

8. Sex

0- Male
1- Female

9. How do you describe yourself?

0- American Indian
1- Black, Afro American/Negro
2- Caucasian/White
3- Chicano/Mexican American
4- Oriental/Asian-American
5- Other Spanish speaking American
6- Other

10. Marital Status

0- Never Married
1- Married
2- Separated
3- Divorced
4- Widowed
5- Other

11. If you have children, how many of them are dependent upon you for support? (0-9)

12. Residence status for tuition purposes:

0- State resident
1- Non-state resident - U.S. citizen
2- Foreign student - Non-immigrant visa
3- Immigrant - State residency established
4- Immigrant - State residency not established

13. What is the highest level of education you plan to complete here or elsewhere?

0- Doctor's degree (Ph.D., Ed.D., J.D., M.D., D.D.S., etc.)
1- Master's degree (M.A., M.S., etc.) or first professional degree
2- Bachelor's degree (B.A., B.S., etc.)
3- Non-degree Certificate Program
4- 2-year Associate degree

14. What is the approximate income this calendar year of your parents / legal guardian before taxes (include income from all sources)?

0- Less than $3,000 a year
1- Between $3,000 and $5,999
2- Between $6,000 and $7,499
3- Between $7,500 and $8,999
4- Between $9,000 and $11,999
5- Between $12,000 and $14,9
6- Between $15,000 and $17,9
7- Between $18,000 and $20,9
8- Between $21,000 and $24,9
9- $25,000 and above

15. On the average, about how many hours per week do you work in a part-time job while school is in session?

0- None
1- 1 to 5 hours
2- 6 to 10 hours
3- 11 to 15 hours
4- 16 to 20 hours
5- 21 to 25 hours
6- 26 to 30 hours
7- 31 hours or more

16. Do you (and spouse if applicable) contribute to your own support?

0- No
1- Yes, but my parents provide most of my support
2- Yes, I am primarily self-supporting
3- Yes, and I am classified as a self-supporting (independent) studen by the Financial Aid Office
4- Yes, but I have been denied self-supporting (independent) status by the Financial Aid Office

Questions 17 to 49 relate to the costs of attending college and the ways in which you finance your education. Please enter the applicable code corresponding to the dollar ranges (stated below) for your answers to questions 17 through 49. If none, be sure to enter code 0. Do not leave blanks.

Code	Range	Code	Range
0-	for $00 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

COLLEGE EXPENSES: Estimate your total nine-month academic budg for the current year, using the dollar ranges above.

17. Tuition and fees
18. Books, supplies, and course materials
19. Room and board
20. Transportation
21. Clothing, recreation, a incidentals

SOURCE OF FINANCIAL SUPPORT: Estimate the amount of money will receive during the nine-month academic year from each of the lowing sources, using the dollar ranges above.

FAMILY

22. Parent or legal guardian
23. Spouse

TERM-TIME EMPLOYMENT

24. College Work-Study
25. Assistantships, teaching, or research
26. On-campus employm (Non-Work-Study)
27. Other employment

PLEASE DETACH ALONG DOTTED LINE AND PROCEED TO QUESTIONS 28 TO 67 ON REVERSE SIDE

PAGE No. 1

4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27

PAGE No. 2

28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56

PAGE No. 2 (continued)

58	59	60	61	62	63	64	65	66	67

LOCAL QUESTIONS (if any)

68	69	70	71	72	73	74	75	76	77	78	79	80

Student Resource Survey

RESPONSE CODING FORM
Enter in the appropriate box, the number associated with y response to each question.

January, 197

Questions 28 to 49. Continue to use following series of response codes:

Code	Range	Code	Range
0-	for $0 or None	5-	for $1,001 to $1,500
1-	for $1 to $200	6-	for $1,501 to $2,000
2-	for $201 to $400	7-	for $2,001 to $2,500
3-	for $401 to $600	8-	for $2,501 to $3,000
4-	for $601 to $1,000	9-	for $3,001 and above

SUMMER EMPLOYMENT (Total amount, before taxes, earned last summer)

28. College Work-Study
29. Assistantships, teaching, or research
30. On-campus employment (Non-Work-Study)
31. Other employment

PERSONAL SAVINGS

32. From savings (exclude amounts in 28-31)

GRANTS, SCHOLARSHIPS, FELLOWSHIPS, AND TRAINEESHIPS

33. Non-Resident Tuition Waiver
34. State Scholarship Awards and Fellowships
35. Federal grants: Educational Opportunity Grants, Nursing Scholarship or Health Professions Scholarship
36. Law Enforcement Education Program Grant (L.E.E.P.)
37. Institutional grants or scholarships (include grants, fellowships, and traineeships)
38. Federal fellowships and grants and traineeships not previously listed
39. Scholarships or grants or fellowships from sources not previously listed
40. G.I. Bill
41. Social Security
42. Welfare
43. State Vocational Rehabilitation
44. Other Federal or State benefits not previously listed.

LOANS

45. National Defense Student Loan, Nursing or Health Professions Student Loan
46. Law Enforcement Education Program Loans (L.E.E.P.)
47. Federally Insured Student Loan, or other state guaranteed loans (Loans obtained through banks or other lending agencies)
48. Institutional long-term loans not previously listed
49. Other Loans

---

50. How much will you and your spouse earn, before taxes, this calendar year?

0- $1 to $999
1- $1,000 to $1,999
2- $2,000 to $2,999
3- $3,000 to $3,999
4- $4,000 to $4,999
5- $5,000 to $5,999
6- $6,000 to $7,499
7- $7,500 to $8,999
8- $9,000 to $11,999
9- $12,000 and above

51. Indicate the amount of your (and your spouse's) present indebtedness under all long-term student loan programs (include loans taken out this year, items 45 to 49, as well as educational debts incurred in prior academic years.)

0- $0
1- $1 to $499
2- $500 to $999
3- $1,000 to $1,499
4- $1,500 to $2,499
5- $2,500 to $3,499
6- $3,500 to $4,499
7- $4,500 to $5,999
8- $6,000 to $7,499
9- $7,500 and over

52. Did you apply for financial aid at your institution for this academic year? (Refers to college work-study #24 & 28, federal and institutional grants #35 to 37, and federal loans #45 & 46.)

0- No
1- Yes, I applied for aid and it was granted
2- Yes, I applied for aid, but I was told that I was ineligible
3- Yes, I applied for aid, but I was told no funds were available

53. Are you participating in your institution's Educational Opportunity Program or similar campus program?

0- No
1- Yes

54. For EOP participants only, indicate the types of assistance you are receiving

0- None
1- Financial aid only
2- Tutoring only
3- Counseling only
4- Financial aid and tutoring
5- Financial aid and counseling
6- Tutoring and counseling
7- Financial aid, tutoring and counseling

55. How many of your brothers or sisters are dependent on your parents or legal guardian for financial support? (0 to 9)

56. How many of your dependent brothers or sisters are also in college this academic year? (Cannot exceed response to item #55.)

57. Did your parents claim you as a dependent for Federal tax purposes for the last calendar year?

0- Yes
1- No
2- I don't know

58. Will your parents claim you as a dependent for Federal tax purposes for this calendar year?

0- Yes
1- No
2- I don't know

59. Are you receiving food stamps?

0- Yes
1- No

60. When at college, where do you normally live?

0- With Parents
1- With relatives
2- University or College Residence Hall
3- University or College Apartment
4- Fraternity or Sorority
5- Off Campus, non-college residence hall
6- Rented room with or without board
7- Other off-campus housing alone or with spouse
8- Other off-campus housing with one or two roommates
9- Other off-campus housing with three or more roommates

61. What is the distance from your living quarters to campus?

0- I live on campus
1- Under 1 mile
2- More than 1 mile but less than 3
3- More than 3 miles but less than 5
4- More than 5 miles but less than 10
5- More than 10 miles but less than 15
6- More than 15 miles but less than 25
7- More than 25

62. How do you usually get to your college campus?

0- Walk
1- Automobile
2- Use public transportation
3- Car pool
4- Bike or motorcycle
5- College bus
6- Hitchhike

63. How would you rate your academic achievement as measured by grades in college?

0- Mostly A's (3.5 or higher)
1- Mostly B's (2.5 to 3.4)
2- Mostly C's (1.5 to 2.4)
3- Mostly D's (below 1.5)

64. Are you a veteran of the U.S. Armed Forces?

0- Yes
1- No

65. How were you admitted?

0- As a first-time freshman
1- As a transfer from an in-state community college
2- As a transfer from an out-of-state community college
3- As a transfer from an in-state public college or university
4- As a transfer from an independent (private) in-state college or university
5- As a transfer from an out-of-state college or university
6- As a graduate of a 4-year institution
7- Other

66. Are you planning to return to school next term?

0- Yes
1- No -- I plan to receive my degree
2- No -- I plan to drop out and return later
3- No -- I plan to drop out

67. If you indicated receiving at least some financial support from federal grants in item 35, what type did you receive?

0- First award of Educational Opportunity Grant (EOG)
1- Second award (or third, fourth, etc.) of Educational Opportunity Grant (EOG)
2- Nursing Scholarship
3- Health Professions Scholarship

An additional 13 local questions may have been added to this version of the survey. If so, please answer questions 68 to 80 according to the instructions on the separate question sheet.

Appendix C

Supplementary Tables for Chapter II

Table C-1

Sex of Respondents

Sex	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Male	58.7%	59.2%	58.5%	57.0%
Female	41.3	40.8	41.5	43.0

Table C-2

Age of Respondents

Age	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
18 and Under	7.1%	6.8%	10.6%	7.2%
19	20.0	18.5	26.9	25.8
20	16.3	16.5	16.0	16.4
21	15.4	17.4	8.6	8.8
22 to 24	21.6	23.7	12.5	15.2
25 to 29	11.6	11.0	13.1	12.6
30 to 34	3.8	3.3	4.3	5.6
35 to 40	2.1	1.5	4.0	3.2
41 and Above	2.1	1.2	4.0	5.2
Mean	22.7	22.4	23.3	23.8

Table C-5

Dependent Children of Respondents

Applicant's Dependent Children	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Percent with Dependent Children	12.6%	10.5%	17.0%	18.7%
Percent of Those With Dependent Children Having One Child	47.6	50.3	38.4	48.6
Two Children	28.7	28.8	31.1	26.1
Three Children	13.7	13.3	11.3	13.5
Four Children	6.8	4.5	14.7	9.4
Five or More Children	3.2	3.0	4.5	2.4
Mean for Those With Dependent Children	1.9	1.8	2.2	1.9

Table C-4

Academic Level of Respondents

Level	White Students	Indian Students	Black Students	Chicano Students
High School Senior	.8%	4.1%	2.8%	2.1%
Freshman	32.9	39.7	22.5	33.0
Sophomore	21.9	20.9	21.2	23.4
Junior	17.6	13.9	23.9	11.7
Senior, Including Fifth-Year Undergraduate	19.6	17.4	21.1	20.2
Graduate	7.1	4.1	8.4	9.6
Total, Lower Division	55.6%	64.7%	46.5%	58.5%

Table C-5

Residence Status for Tuition Purposes

Status	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Montana Resident	86.1%	83.3%	95.8%	97.7%
United States Citizen But Not Montana Resident	11.9	14.6	2.2	1.8
Foreign Citizen	1.9	2.2	2.0	.4

Table C-6

Course Load of Respondents

Load	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
More than Half-Time	11.3%	12.2%	10.9%	5.1%
Full-Time	88.7	87.8	89.1	94.9

Table C-7

Academic Program of Respondents

Program	White Students	Indian Students	Black Students	Chicano Students
Agricultural Science	6.4%	5.5%	2.9%	7.6%
Business Administration	12.8	15.7	11.4	10.9
Humanities or Social Science	13.9	15.2	15.7	17.4
Physical and Life Sciences, Mathematics	11.1	5.5	10.0	14.1
Engineering, Architecture	8.8	5.5	8.6	5.4
Education	15.9	20.1	21.4	13.0
Nursing	7.3	5.8	4.3	7.6
Health Professions	5.0	4.7	7.1	2.2
Law	1.5	2.2	1.4	1.1
Undeclared Major or Other	17.3	19.8	17.1	20.7

Table C-8

Mean Student-Reported Grade-Point Average

Average	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
3.5 or Above	19.8%	19.7%	18.9%	19.0%
2.5 to 3.5	54.1	55.0	49.3	52.3
1.5 to 2.5	24.9	24.2	30.6	26.8
Less Than 1.5	1.2	1.1	1.2	1.9
Mean Grade-Point Average	2.9	2.9	2.8	2.8

	White Students	Indian Students	Black Students	Chicano Students
3.5 or Above	20.2%	11.3%	11.4%	13.2%
2.5 to 3.5	54.8	40.1	51.4	56.0
1.5 to 2.5	24.1	44.1	34.3	22.0
Less Than 1.5	.9	4.5	2.9	8.3
Mean Grade-Point Average	2.9	2.6	2.7	2.7

Table C-9

Ultimate Degree Objective

Highest Degree	White Students	Indian Students	Black Students	Chicano Students
Doctorate	10.5%	10.8%	17.4%	23.2%
Masters	22.5	19.9	24.6	25.3
Bachelors	45.8	40.9	44.9	26.3
Associate	7.2	11.9	5.8	6.3
Certificate	14.0	16.5	7.2	18.9

Table C-10

Future Plans of Respondents

Will You Return to College Next Year?	White Students	Indian Students	Black Students	Chicano Students
Yes	83.8%	85.7%	79.4%	71.4%
No, I will have completed my degree requirements	11.4	10.4	14.7	16.5
No, I will stop-out and return later	3.3	2.0	2.9	7.7
No, I will drop-out and do not plan to return	1.4	2.0	2.9	4.4

Appendix D

Supplementary Tables for Chapter III

Table D-1

Student-Reported Tuition and Fees

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	26.3%	15.6%	38.5%	91.9%
$201 to $400	14.6	12.9	45.7	3.4
$401 to $600	34.8	43.4	8.9	1.2
$601 to $1,000	10.2	11.8	4.3	2.3
$1,001 to $1,500	7.9	9.2	1.6	.2
$1,501 to $2,000	3.6	4.1	.5	.7
$2,001 and Above	2.5	3.0	.4	.3
Mean	$555	$631	$263	$150

Table D-2

Place of Residence

Residence	White Students	Indian Students	Black Students	Chicano Students
With Parents or Relatives	19.9%	14.5%	19.5%	22.8%
Campus Facility	31.2	29.4	33.4	27.4
Fraternity or Sorority	2.7	2.2	1.4	5.3
Off-Campus	46.2	53.9	45.7	44.5

Table D-2

Normal Method of Travel from Home to Class

Method of Travel	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Walk	44.0%	52.6%	16.7%	14.1%
Personal Automobile	48.6	39.9	76.7	78.0
Public Transportation	1.4	1.4	1.0	1.4
Car Pool	2.9	2.6	3.6	5.0
Bike or Motorcycle	2.2	2.6	.7	1.0
Other	.9	.9	1.3	.4

Table D-4

Distance from Residence to Campus

Distance in Miles	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
Live on Campus	28.0%	35.8%	1.7%	1.9%
Under 1	26.9	27.0	27.8	24.1
1 to 3	23.7	20.1	36.5	36.7
3 to 5	10.0	8.2	12.4	18.6
5 to 10	4.8	3.8	5.6	10.5
10 to 15	1.8	1.3	3.0	2.6
15 to 25	2.3	1.5	8.7	2.1
Over 25	2.4	2.3	2.4	3.6
Mean Distance in Miles	3.9	3.6	4.9	4.3

Table D-5

Student-Reported Personal and Miscellaneous Expenses

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	43.7%	43.7%	48.8%	40.2%
$201 to $400	29.0	29.2	26.2	30.0
$401 to $600	14.7	14.9	13.0	14.5
$601 to $1,000	8.1	7.8	8.6	9.4
$1,001 to $1,500	2.4	2.4	1.8	2.8
$1,501 to $2,000	.9	.8	.8	1.6
$2,001 to $2,500	.3	.3	.1	.3
$2,501 to $3,000	.2	.2	.4	.2
$3,000 and Above	.6	.5	.2	1.1
Mean	$347	$344	$319	$388

Appendix E

Supplementary Tables for Chapter V

Table E-1

Parental Support, Different Ethnic Groups

Amount of Parental Support	White Students	Indian Students	Black Students	Chicano Students
None	40.6%	62.7%	52.9%	44.7%
$1 to $200	15.3	14.8	12.9	10.6
$201 to $400	8.2	3.9	11.4	7.4
$401 to $600	6.9	5.8	4.3	10.6
$601 to $1,000	8.3	4.2	7.1	9.6
$1,001 to $1,500	7.4	1.9	--	5.3
$1,501 to $2,000	5.5	4.2	7.1	3.2
$2,001 to $2,500	3.4	1.4	1.4	3.2
$2,501 to $3,000	2.4	.3	2.9	3.2
$3,001 and Above	2.1	.8	--	2.1
Mean	$543	$255	$361	$519

Table E-2

College Scholarship Service Computed Parental Contribution
Up to Cost Minus Summer Earnings

Parent Contribution	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Tehcnical Institutions
None	17.8%	15.8%	21.6%	29.2%
$1 to $201	11.2	10.4	16.3	13.2
$201 to $400	11.4	10.8	17.2	12.5
$401 to $600	11.5	11.6	11.6	10.9
$601 to $1,000	17.9	18.8	15.2	13.7
$1,001 to $1,500	14.5	15.4	10.8	10.9
$1,501 to $2,000	7.0	7.7	3.5	5.3
$2,001 to $2,500	4.3	4.7	2.5	2.6
$2,501 to $3,000	2.3	2.6	.9	.9
$3,001 and Above	2.0	2.3	.6	.7
Mean	$780	$834	$548	$551

Table E-3

Basic Educational Opportunity Grant Expected Parental Contribution

Parental Contribution	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	9.3%	7.9%	11.8%	14.9%
$1 to $200	3.6	3.4	5.1	3.5
$201 to $400	10.8	10.1	12.2	13.7
$401 to $600	7.8	7.6	9.2	7.6
$601 to $1,000	14.2	14.0	15.8	14.5
$1,001 to $1,500	14.9	15.4	13.3	13.1
$1,501 to $2,000	9.4	9.6	8.6	8.9
$2,001 to $2,500	12.0	13.3	7.4	7.9
$2,501 to $3,000	6.2	6.3	5.2	6.8
$3,001 and Above	12.0	12.4	11.4	9.1
Mean	$1,398	$1,451	$1,237	$1,203

Table E-4

Summer Earnings, 1973

Amount of Earnings	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	23.6%	20.7%	24.3%	35.4%
$1 to $200	5.8	5.6	7.4	6.4
$201 to $400	7.5	7.5	9.0	6.9
$401 to $600	10.8	11.2	11.6	8.1
$601 to $1,000	16.6	17.4	13.2	15.1
$1,001 to $1,500	13.3	14.3	12.8	9.5
$1,501 to $2,000	8.0	8.6	7.6	5.4
$2,001 to $2,500	4.8	5.2	3.6	4.0
$2,501 to $3,000	2.9	3.0	2.7	2.8
$3,001 to $3,500	5.9	5.6	7.3	6.4
$3,501 and Above	.7	.8	.5	--
Mean	$937	$978	$912	$780

Table E-5

Veterans Benefits

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	86.4%	88.5%	78.2%	82.1%
$1 to $200	.8	.6	1.7	1.1
$201 to $400	1.5	.9	2.8	4.0
$401 to $600	.4	.4	.6	--
$601 to $1,000	.9	.7	1.6	.7
$1,001 to $1,500	.9	.8	1.0	1.0
$1,501 to $2,000	3.3	3.2	4.1	3.4
$2,001 to $2,500	2.4	2.2	3.9	2.3
$2,501 to $3,000	2.4	1.8	4.1	4.1
$3,001 and Above	1.0	.8	1.9	1.3
Mean	$233	$206	$374	$296

Table E-6

Social Security Benefits

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	91.6%	92.2%	89.6%	88.8%
$1 to $201	2.0	1.8	2.9	2.8
$201 to $400	.9	.8	1.0	1.2
$401 to $600	.9	.8	1.2	1.3
$601 to $1,000	1.6	1.6	1.6	1.7
$1,001 to $1,500	1.3	1.2	1.3	2.0
$1,501 to $2,000	1.0	.9	1.3	1.4
$2,001 to $2,500	.4	.4	.1	.7
$2,501 to $3,000	.1	.1	.3	--
$3,001 and Above	.3	.2	.7	.2
Mean	$76	$71	$97	$96

Table E-7

Total Benefits

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	74.5%	78.0%	64.2%	59.3%
$1 to $201	2.8	1.9	4.3	7.5
$201 to $400	2.4	1.7	4.3	6.1
$401 to $600	1.8	1.9	1.7	1.2
$601 to $1,000	2.8	2.6	3.7	3.8
$1,001 to $1,500	2.8	2.6	3.7	3.8
$1,501 to $2,000	4.8	4.4	6.2	6.6
$2,001 to $2,500	3.1	2.8	4.1	4.3
$2,501 to $3,000	2.7	2.1	4.6	4.4
$3,001 and Above	2.3	2.1	3.6	2.7
Mean	$396	$354	$559	$546

Appendix F

Supplementary Tables for Chapter VI

Table F-1

Grants from State Funds

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	33.0%	31.9%	42.3%	61.1%
$201 to $400	43.4	44.5	35.2	16.7
$401 to $600	9.7	9.6	9.9	16.7
$601 to $1,000	6.6	6.9	4.2	--
$1,001 to $1,500	2.2	1.9	5.6	--
$1,501 to $2,000	1.8	1.8	2.8	--
$2,001 to $2,500	1.2	1.3	--	5.6
$2,501 to $3,000	1.3	1.3	--	--
$3,001 and Above	.8	.8	--	--
Mean	$415	$414	$351	$319
Percent Receiving	8.7	10.2	6.8	1.3

Table F-2

Grants from Institutional Funds

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	29.1%	27.1%	37.8%	55.6%
$201 to $400	34.6	34.8	37.8	22.2
$401 to $600	13.3	13.2	15.3	5.6
$601 to $1,000	10.4	11.3	5.4	--
$1,001 to $1,500	4.4	4.6	.9	11.1
$1,501 to $2,000	3.3	3.4	--	5.6
$2,001 to $2,500	2.6	3.1	.9	--
$2,501 to $3,000	1.1	1.1	1.8	--
$3,001 and Above	1.3	1.5	--	--
Mean	$525	$553	$352	$386
Percent Receiving	7.2	7.6	10.6	1.4

Table F-3

Non-Resident and Out-of-District Fee Waivers

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	31.9%	29.8%	45.8%	33.3%
$201 to $400	22.9	21.7	33.3	33.3
$401 to $600	14.9	15.6	8.3	16.7
$601 to $1,000	18.6	20.1	8.3	16.7
$1,001 to $1,500	7.6	8.3	4.2	--
$1,501 and Above	4.1	4.5	--	--
Mean	$490	$516	$306	$350
Percent Receiving	4.4	5.0	4.6	.9

Table F-4

Federal Institutionally-Based Loan Assistance

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	13.9%	12.3%	33.3%	n/a
$201 to $400	19.6	18.8	30.6	n/a
$401 to $600	25.5	26.3	18.0	n/a
$601 to $1,000	26.1	26.5	11.1	n/a
$1,001 to $1,500	8.5	8.7	4.2	n/a
$1,501 to $2,000	4.1	4.2	2.0	n/a
$2,001 to $2,500	.9	.9	--	n/a
$2,501 to $3,000	.7	.7	--	n/a
$3,001 and Above	.7	.7	--	n/a
Mean	$648	$657	$405	n/a
Percent Receiving	12.1	14.3	6.9	0.0

Table F-5

Federally-Insured Student Loan Program Assistance

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	7.5%	7.4%	16.3%	4.7%
$201 to $400	10.5	10.6	14.0	7.0
$401 to $600	11.1	11.5	9.3	9.3
$601 to $1,000	25.8	25.5	18.6	33.7
$1,001 to $1,500	29.9	29.0	25.6	34.9
$1,501 to $2,000	8.0	8.8	7.0	3.5
$2,001 to $2,500	3.4	3.8	--	1.2
$2,501 to $3,000	1.9	1.6	2.3	4.7
$3,001 and Above	2.0	1.9	7.0	1.2
Mean	$1,008	$1,006	$986	$1,030
Percent Receiving	8.5	9.4	4.1	6.6

Table F-6

Loan Assistance from Institutional Funds

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $200	25.5%	25.8%	33.3%	n/a
$201 to $400	24.1	23.7	26.7	n/a
$401 to $600	18.2	19.1	13.3	n/a
$601 to $1,000	15.5	15.5	13.3	n/a
$1,001 to $1,500	11.8	11.3	6.7	n/a
$1,501 and Above	5.0	4.6	6.7	n/a
Mean	$548	$539	$487	n/a
Percent Receiving	2.0	2.3	1.4	0.0

Table F-7

Average Hours Worked at Term-Time Employment

Hours Worked	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	53.5%	54.0%	45.3%	58.4%
1 to 5	6.4	6.7	6.8	4.2
6 to 10	7.9	8.4	7.2	5.2
11 to 15	8.1	8.5	10.8	9.4
16 to 20	8.1	8.5	7.1	6.6
21 to 25	3.8	3.6	4.7	4.2
26 to 30	2.8	2.4	5.0	3.2
31 and Above	6.1	4.6	13.1	8.7
Mean Hours	16.3	15.3	19.3	18.9

Table F-8

Average Hours Worked at Term-Time Employment
Different Ethnic Groups

Hours Worked	White Students	Indian Students	Black Students	Chicano Students
None	53.4%	63.7%	38.0%	45.4%
1 to 5	6.3	7.8	19.7	7.2
6 to 10	7.9	7.3	21.1	10.3
11 to 15	11.4	10.5	7.0	11.3
16 to 20	8.1	4.6	8.5	7.2
21 to 25	3.8	1.6	1.4	10.3
26 to 30	2.9	1.3	2.8	2.1
31 and Above	6.2	3.2	1.4	6.2
Mean Hours	16.3	13.4	10.2	16.3

Table F-9

Student Total Income, 1972

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
$1 to $999	38.6%	38.9%	39.1%	36.8%
$1,000 to $1,999	19.8	21.1	16.7	16.1
$2,000 to $2,999	11.3	11.8	10.7	9.5
$3,000 to $3,999	6.8	6.8	5.7	8.0
$4,000 to $4,999	5.0	4.8	5.1	6.5
$5,000 to $5,999	4.6	4.4	6.0	4.2
$6,000 to $7,499	3.9	3.7	4.4	3.9
$7,500 to $8,999	2.8	2.6	3.2	3.4
$9,000 and Above	7.2	5.9	9.2	11.8
Mean Income	$2,846	$2,668	$3,112	$3,399

Table F-10

Student Total Employment Income, 1973-74 Year

Amount	All Institutions	Four-Year Institutions	Two-Year Institutions	Vocational-Technical Institutions
None	17.3%	14.6%	17.1%	27.5%
$1 to $200	4.7	4.4	6.0	5.9
$201 to $400	5.5	5.4	5.8	6.5
$401 to $600	7.5	7.7	8.5	6.1
$601 to $1,000	12.9	13.3	11.9	12.3
$1,001 to $1,500	12.0	12.9	10.2	9.0
$1,501 to $2,000	10.6	11.1	10.4	8.0
$2,001 to $2,500	8.0	8.4	9.0	5.9
$2,501 to $3,000	5.3	5.5	4.3	4.1
$3,001 to $3,500	5.5	5.8	4.6	4.3
$3,501 to $4,000	2.4	2.5	2.2	2.5
$4,001 to $5,000	3.3	3.4	2.8	3.5
$5,001 and Above	5.0	4.8	7.1	4.5
Mean	$1,557	$1,599	$1,612	$1,330